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Social Security Bulletin



June 1955

Volume 18

Number 6

Economic Resources of Persons Aged 65 and Over

Estimated Prevalence of Long-Term Disability, 1954

THE SOCIAL SECURITY BULLETIN is the official monthly publication of the Social Security Administration. An annual statistical supplement, with calendar-year data, has been carried as part of each September issue since 1950. Statements in BULLETIN articles do not necessarily reflect official policies of the Social Security Administration.

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Social Security in Review

Program Operations

ABOUT 7.2 million persons were receiving monthly benefits under the old-age and survivors insurance program at the end of March—an increase of 115,000 from the number of beneficiaries a month earlier. Their benefits amounted to \$361.2 million, about \$8.0 million more than the February total.

Old-age insurance benefits showed the greatest numerical increase (76,900) from the February total, while wife's or husband's benefits increased by 21,500 and benefits to aged widows or widowers by 8,900. When the benefits are measured as a percentage of the number in current-payment status at the end of February, the increases range from 2.0 percent for old-age and for wife's or husband's benefits to 0.2 percent for parent's benefits.

Monthly benefits were awarded in March to 154,200 persons, about 12,600 more than in February and more than in any other month since November 1950. During the January-March quarter, 396,700 awards were made—50,000 more than the number awarded in January-March 1954. The increase from the first quarter of 1954 occurred in awards to retired workers and their dependents and to aged widows or widowers. Benefit awards of mother's, child's, and parent's monthly benefits were slightly lower than in the January-March 1954 quarter.

Lump-sum death payments totaling \$8.6 million were awarded in March to 45,800 persons. In the January-March quarter, lump-sum death pay-

ments numbered 127,600—a 7-percent decrease from the number awarded in the first quarter of the preceding year. The average lump-sum amount per worker represented in the awards was \$195.23, an increase of \$22.01 from the average in the first quarter of 1954. The higher rates provided by the 1954 amendments were chiefly responsible for this increase.

● The total number of persons receiving assistance rose in March for the fifth consecutive month. The increase was smaller than in any of the preceding 4 months and continued the declining rate of increase that had started in January. Old-age as-

sistance, with a decrease of 1,000 aged persons, was the only program to show a decline. The largest percentage increases were in aid to dependent children and aid to the permanently and totally disabled, where the number of families and the number of disabled persons, respectively, rose 1.1 percent.

No major developments in the States were reflected in the nationwide changes in caseloads. The larger percentage changes were generally confined to the States with relatively small caseloads. In old-age assistance, 33 of the 53 States reported fewer aged recipients on the rolls in March than in February. A majority of the

	March 1955	February 1955	March 1954
Old-age and survivors insurance:			
Monthly benefits in current-payment status:			
Number (in thousands).....	7,201	7,086	6,230
Amount (in millions).....	\$361	\$353	\$267
Average old-age benefit.....	\$60.32	\$59.92	\$51.53
Public assistance:			
Recipients (in thousands):			
Old-age assistance.....	2,553	2,554	2,582
Aid to dependent children (total).....	2,253	2,228	2,031
Aid to the blind.....	103	103	100
Aid to the permanently and totally disabled..	230	227	203
General assistance (cases).....	381	380	326
Average payments:			
Old-age assistance.....	\$51.85	\$51.71	\$51.35
Aid to dependent children (per family).....	86.63	86.12	84.97
Aid to the blind.....	56.74	56.64	55.79
Aid to the permanently and totally disabled..	55.03	54.60	53.51
General assistance (per case).....	57.46	56.70	52.38
Unemployment insurance:			
Initial claims (in thousands).....	996	1,027	1,392
Beneficiaries, weekly average (in thousands)..	1,570	1,672	1,953
Benefits paid (in millions).....	\$175	\$163	\$216
Average weekly payment for total unemployment	\$24.96	\$25.06	\$24.66

States under the other four programs aided larger numbers of families and recipients; in aid to dependent children and aid to the permanently and totally disabled, more than four-fifths of the States reported larger caseloads.

Nationally, the expenditures for assistance were larger in March than in February under each program, but the combined increase represented less than 1 percent of total payments in February. As a result of the changes in caseloads and in total payments, average payments rose under each program from 14 cents in old-age assistance to 76 cents (per case) in general assistance.

In general, State average payments for the special types of public assistance changed little during March. Colorado had by far the largest increases for aid to dependent children (\$10.97), aid to the blind (\$6.31), and aid to the permanently and totally disabled (\$5.55). These increases resulted when the State began using a supplemental appropriation to meet need in full in these programs. In November, to save funds, the State had made payments at 90 percent of need.

Alaska lowered the percentage of need met in two programs—from 75 percent to 65 percent for families receiving aid to dependent children and from 70 percent to 50 percent for recipients of aid to the blind. Average payments to families receiving aid to dependent children dropped \$9.04, and those to recipients of aid to the

blind declined \$13.07. Most of the sizable changes in average payments in other States were attributable to changes in the amounts of vendor payments for medical care.

The range of changes in average payments in general assistance was from a decrease of \$8.44 in Alaska to an increase of \$5.82 in Massachusetts. Changes of more than \$1.00, upward or downward, occurred in more than half the States reporting such changes for the month.

● Unemployment among workers covered by State unemployment insurance laws again declined in March, largely because of seasonal factors. State insured unemployment averaged 1.7 million, about 12 percent less than in February. New unemployment, as represented by initial claims, declined 3.0 percent to less than 1 million—approximately 400,000 less than the total a year earlier.

The number of unemployed workers receiving benefit checks in an average week also declined; the drop of 6 percent brought this average to 1.6 million. Because of the longer workmonth, however, the amount of benefits paid increased \$11.9 million to \$175.0 million. The average weekly benefit paid for total unemployment was \$24.96 or 10 cents less than the average in February.

Nevada Passes Law for Aid to Dependent Children

The Nevada Legislature passed in March an enabling act to provide for

a program of aid to dependent children. A 2-percent sales tax to finance the program was approved March 29, 1955. Nevada's State Welfare Department is now putting its program plan into final form. When the plan is approved for Federal financial participation, the protection of aid to dependent children, under the Social Security Act, will be available to children in all 53 States.

Inter-American Meetings

The Tenth Pan American Child Congress met in Panama City in February, with representatives of all the American Republics except Bolivia and Mexico in attendance. There were 215 registered delegates. Those from the United States included staff from the Department of Health, Education, and Welfare and representatives of a number of voluntary agencies. The general theme of the Congress was "The Child in the Family Setting." Twenty-five resolutions on that subject were passed; nine related to social welfare, seven related to health, five to education, three to sociology and legislation, and three to Inter-American cooperation.

In March the fifth Inter-American Conference on Social Security was held in Caracas, Venezuela. Three delegates from the United States—two of them from the Social Security Administration—attended the conference. Considerable attention was devoted to methods of staff training for social security services and to housing.

	March 1955	February 1955	March 1954	Calendar year	
	1955	1955	1954	1954	1953
Civilian labor force ^{1 2} total (in thousands).....	63,654	63,321	63,825	64,468	63,815
Employed	60,477	59,938	60,100	61,238	62,213
Unemployed	3,176	3,383	3,725	3,230	1,602
Personal income ^{1 3} (in billions; seasonally adjusted at annual rates, total).....	\$294.2	\$292.4	\$282.9	\$286.5	\$286.1
Employees' income.....	202.4	200.8	194.2	197.2	200.0
Proprietors' and rental income.....	49.7	49.8	49.5	48.7	49.0
Personal interest income and dividends.....	24.8	24.8	23.1	24.3	22.8
Public assistance.....	2.6	2.6	2.5	2.5	2.4
Social insurance and related payments.....	12.1	11.9	11.0	10.2	9.2
Other income payments.....	2.8	2.7	2.8	3.8	2.9
Consumer price index ^{1 4}	114.3	114.3	114.8	114.8	114.4

¹ Data relate to continental United States, except that personal income includes pay of Federal personnel stationed abroad.

² Bureau of the Census.

³ Data from the Office of Business Economics, Department of Commerce, Com-

ponents differ from those published by the Department since they have been regrouped; for definitions, see the *Bulletin*, September 1954, page 34, table 1.

⁴ Bureau of Labor Statistics.

Economic Resources of Persons Aged 65 and Over

by LENORE A. EPSTEIN*

The sources from which aged men and women derive their income, the nature and value of the assets on which they can draw when they retire, and the size of their income must all be considered in appraising their economic welfare. The regularity of income from pensions, annuities, and survivor insurance enhances its value. Moreover, income-tax exemptions for retirement income increase its purchasing power in relation to earned income. The sources of money income of aged persons have been reported semiannually in the Bulletin in recent years. Information on their total economic resources, however, is essential both in appraising their economic situation and in evaluating the Nation's social security program; it is also basic to estimates of the market demand of the aged population.

RESEARCH into the varied problems of the aging has developed at a phenomenal rate in recent years, with the steady growth of the population in the older ages. Knowledge regarding the economic resources of the aged has expanded as a direct result of the broadening of public income-maintenance programs. Data have been available for some years on the number of persons aged 65 and over in the continental United States who have earnings or who receive old-age and survivors insurance benefits, payments under other public pension programs or one of the veterans' programs, and/or old-age assistance.

Relatively little has been known, however, about the proportion of the aggregate annual income of the aged derived from various sources and about the number of aged persons with income from employment and/or from a public pension or assistance program who have additional resources in cash or in kind. Information has been meager, also, about

the resources of aged persons with no money income or money income solely from private sources other than employment—the extent to which they support themselves with income from investments or insurance policies or by liquidation of assets and the extent to which they are dependent on their families.

Information on questions such as these must be pieced together from occasional special surveys. A nationwide sample survey of all persons aged 65 and over not in institutions, conducted in the spring of 1952 by the Bureau of the Census for the Institute of Industrial Relations of the University of California at Berkeley, provides a wealth of information on the economic situation of persons aged 65 and over at the survey date and on the size and source of their income during 1951.¹ Covering approximately the same period are detailed data, collected in a nationwide sample survey, on the economic status of retired workers and widows aged 65 and over receiving old-age and survivors insurance benefits in

December 1950.² Unfortunately, the significance of the data from the 1951 studies for an evaluation of the present economic status of persons aged 65 and over is limited by the facts that the number of aged persons receiving old-age and survivors insurance benefit checks rose approximately 2.1 million, or almost two-thirds, in the 3 years between the end of 1951 and the end of 1954 and that benefits were increased substantially by the 1952 and 1954 amendments to the Social Security Act. The average monthly old-age (primary) benefit rose 40 percent—from \$42.14 in December 1951 to \$59.14 in December 1954—and the average benefit awarded to retired workers in March 1955 was \$73.15. Finally, the proportion of insured workers aged 65 and over who claimed benefits was somewhat larger at the end of 1954 than it had been 3 years earlier.

In 1953 the Bureau of Public Assistance surveyed a national sample of old-age assistance recipients and collected detailed information on their needs, resources, and living conditions. Several State studies provide supplementary or supporting data.

Data based on sample surveys are, of course, subject to sampling variability, which may be large for small groups. They are subject also to errors of response and nonreporting.

² For findings released to date and a description of the sample see the *Bulletin* for August 1952, June 1953, August 1953, April 1954, and May 1955; also *More Selected Findings of the National Survey of Old-Age and Survivors Insurance Beneficiaries, 1951*, January 1954. The sample was selected from among persons who had received at least one benefit check before October 1950. Most of the data cited in this article relate to all beneficiaries covered in the survey, including the 10 percent whose benefits were suspended 1 or more months of the year, while all but the last of the *Bulletin* articles listed are based on data for persons who received benefits during the 12 months of the survey year.

* Division of Research and Statistics, Office of the Commissioner. The author appreciates the courtesy of the Institute of Industrial Relations, University of California, Berkeley, and the Bureau of the Census in permitting the use of unpublished data. The responsibility for the interpretation of these data is the author's.

¹ Some preliminary findings were presented at the December 1953 meetings of the American Economic Association in papers by Robert Dorfman and Peter O. Steiner, printed in the May 1954 issue of the *American Economic Review*. A full report is nearing completion.

Since a respondent tends to forget minor or irregular sources of income, such errors tend to result in an underestimate of income. Measures of sampling variability have been developed by the Bureau of the Census, but not measures of error in response due to faulty memory, misunderstanding, or misrepresentation. With these reservations, the data are presented as the only basis for filling the gaps in knowledge of the resources of the aged.

The first section of this article presents data on the proportion of aged persons receiving money income from various sources and attempts to place in the income scale aged persons who rely on different types of income. Some estimates follow on the probable distribution by type of the aggregate money income of the aged. The second section deals with receipt of income in kind, in various forms, and the third with asset holdings, dissavings, and receipt of cash funds other than current income.

Money Income

The growth of public income-maintenance programs testifies to the importance attached by modern society to assurance of some money income³ to the aged. Benefit payments have in recent years become the major continuing source of money income for a rapidly growing proportion of persons aged 65 and over, as shown in table 1 and chart 1. At the end of 1954, social insurance and related

³ Money income is defined, as by the Bureau of the Census in its annual surveys of consumer income, to include wages or salary, net earnings from self-employment, interest, dividends, net income from rents and royalties, receipts from roomers or boarders, periodic income from estates and trust funds, benefit payments under social insurance and related programs, public assistance, Armed Forces allotments for dependents, industrial pensions and other benefit payments under private auspices, assistance from voluntary agencies, contributions from friends or relatives, and periodic receipts from insurance policies or annuities. Excluded from the definition are money received from the sale of property, withdrawals of bank deposits, money borrowed, tax refunds, gifts, lump-sum inheritances and insurance payments, and income in kind—for example, homegrown or contributed food, contributed clothing, and "free" shelter.

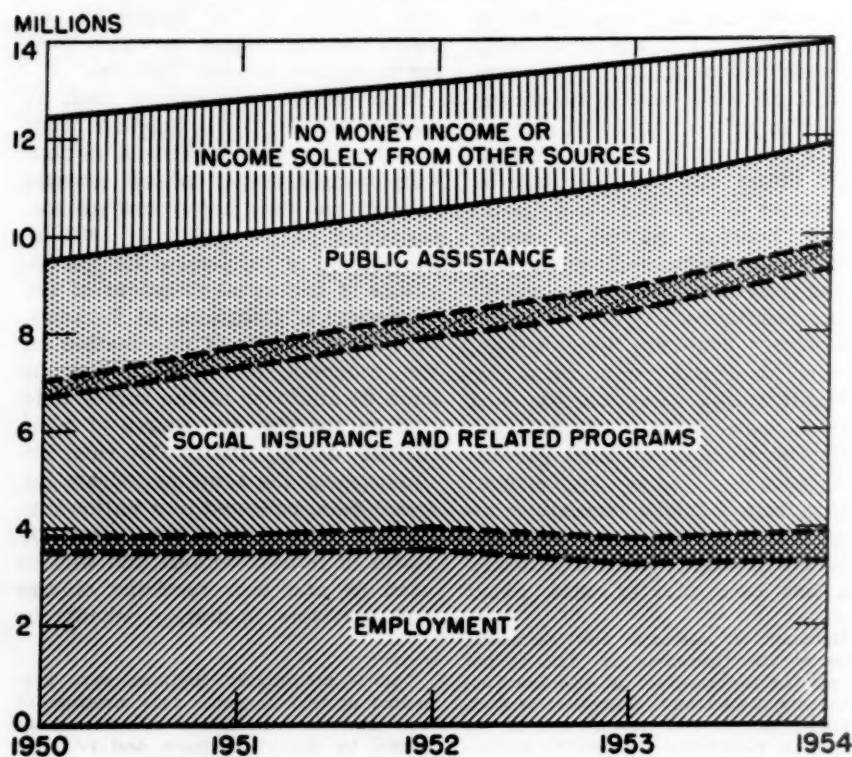
programs provided income for 6.6 million aged persons, or almost half of all persons aged 65 and over. Employment was a primary source of income for roughly one-fourth of all aged persons, and public assistance for about one-seventh, not counting those who received old-age assistance to supplement old-age and survivors insurance benefits. It is estimated that in December 1954 all but 4.0 million, or 29 percent, of the 13.9 million persons aged 65 and over in the continental United States had income from employment and/or social insurance or a related program and that all but 2.0 million, or 15 percent, had income from one or more of these sources and/or public assistance.

Between the end of 1950 and the end of 1954 there was a 10-percent drop in the proportion of aged persons with income from employment, but this decline was offset many times by the rise of almost two-thirds in the proportion with income in the

form of retirement benefits, wives' annuities, or survivor benefits. It is estimated that at the end of 1954 some 600,000 persons were receiving income from both employment and social insurance or related programs, almost twice as many as in 1950. The number receiving both old-age and survivors insurance benefits and benefits under the railroad or public employees' retirement programs or veterans' compensation or pension programs also rose about 50 percent from December 1950 to more than 200,000 at the end of 1954.

Both men and women benefited greatly from the rapid expansion of old-age and survivors insurance and, to a lesser extent, of related programs, but the increase over the 5-year period in the number and proportion with income from such programs was even greater for women than for men. Employment declined in importance as an income source for men but was almost the same for aged women in December 1954 as in

Chart 1.—Estimated number of persons aged 65 and over receiving money income from specified sources, December 1950–December 1954¹



¹ See table 1 for source and explanation.

December 1950, as the number of aged women with earnings was somewhat larger. The estimated number of aged women with income from employment as wives of earners dropped as a percent of the total.

At the end of 1950, 31 percent of the aged men and 54 percent of the

women were without income from employment or social insurance. By the end of 1954 these proportions had dropped to 19 percent and 39 percent. Although the total number of persons aged 65 and over on the public assistance rolls declined from 2.8 million in December 1950 to 2.6

million, more than half of the men and more than two-fifths of the women without income from employment or social insurance received public assistance at both dates. In addition, some 300,000 aged persons in December 1950 and some 500,000 in December 1954 received public as-

Table 1.—Estimated number of persons aged 65 and over receiving money income from specified sources, by sex, December 1950–December 1954¹

[Continental United States]

Source of income ²	Number of persons (in millions)					Percentage distribution ³				
	1950	1951	1952	1953	1954	1950	1951	1952	1953	1954
Men and women										
Total aged 65 and over.....	12.5	12.8	13.2	13.5	13.9	100.0	100.0	100.0	100.0	100.0
Employment.....	3.8	3.9	4.0	3.8	3.9	30.8	30.2	30.5	27.9	27.8
Earners.....	2.9	2.9	3.1	2.9	2.9	23.6	22.9	23.4	21.2	21.1
Wives of earners not themselves employed.....	.9	.9	.9	.9	.9	7.2	7.3	7.1	6.8	6.7
Social insurance and related programs ⁴	3.6	4.3	4.9	5.7	6.6	28.5	33.6	36.9	42.4	47.2
Old-age and survivors insurance.....	2.6	3.3	3.8	4.5	5.3	20.7	25.5	28.5	33.5	37.9
Railroad retirement insurance ⁵.....	.3	.3	.4	.4	.5	2.3	2.4	3.1	3.2	3.3
Government employees' retirement programs.....	.3	.3	.4	.4	.4	2.4	2.6	2.8	2.9	3.1
Veterans' compensation and pension programs.....	.3	.3	.4	.4	.5	2.5	2.6	2.9	3.2	3.5
Wives of beneficiaries not in direct receipt of benefits ⁶.....	.2	.2	.1	.2	.2	1.5	1.6	1.0	1.2	1.2
Public assistance ⁴	2.8	2.7	2.6	2.6	2.6	22.5	21.2	20.0	19.1	18.4
No money income or income solely from other sources.....	2.9	2.7	2.5	2.4	2.0	23.5	21.3	19.3	17.9	14.6
Income from more than one of specified sources.....	.6	.8	.9	1.0	1.1	5.2	6.3	6.7	7.4	7.9
Employment and social insurance.....	.3	.4	.4	.5	.6	2.6	3.0	3.3	3.8	4.2
Social insurance and public assistance.....	.3	.4	.5	.5	.5	2.7	3.3	3.4	3.6	3.7
Men										
Total aged 65 and over.....	5.9	6.0	6.2	6.3	6.5	100.0	100.0	100.0	100.0	100.0
Employment (earners).....	2.4	2.4	2.4	2.3	2.3	40.2	40.4	39.4	36.4	35.0
Social insurance and related programs ⁴	1.9	2.3	2.6	3.0	3.4	33.0	38.4	42.0	47.9	53.1
Old-age and survivors insurance.....	1.5	1.8	2.0	2.4	2.8	24.9	30.1	33.1	38.4	42.9
Railroad retirement insurance.....	.2	.2	.2	.2	.2	3.5	3.5	3.6	3.7	3.8
Government employees' retirement programs.....	.2	.2	.2	.2	.3	3.2	3.5	3.6	3.8	3.9
Veterans' compensation and pension programs.....	.2	.2	.2	.3	.3	2.7	3.0	3.5	4.1	4.7
Public assistance ⁴	1.2	1.1	1.1	1.1	1.0	20.1	18.8	17.6	16.7	15.8
No money income or income solely from other sources.....	.8	.7	.6	.6	.5	14.0	11.2	10.4	9.4	7.2
Income from more than one of specified sources.....	.4	.5	.6	.7	.7	7.3	8.8	9.4	10.3	11.1
Employment and social insurance.....	.2	.3	.3	.4	.4	4.1	4.8	5.2	6.0	6.6
Social insurance and public assistance.....	.2	.2	.3	.3	.3	3.2	4.0	4.1	4.4	4.5
Women										
Total aged 65 and over.....	6.6	6.8	7.0	7.2	7.4	100.0	100.0	100.0	100.0	100.0
Employment.....	1.5	1.4	1.6	1.5	1.6	22.3	21.2	22.6	20.6	21.5
Earners.....	.6	.5	.7	.6	.7	8.8	7.4	9.3	7.8	8.9
Wives of earners not themselves employed.....	.9	.9	.9	.9	.9	13.5	13.8	13.3	12.7	12.6
Social insurance and related programs ⁴	1.6	2.0	2.3	2.7	3.1	24.5	29.3	32.5	37.6	42.1
Old-age and survivors insurance.....	1.1	1.5	1.7	2.1	2.5	17.0	21.5	24.5	29.3	33.5
Railroad retirement insurance ⁵.....	.1	.1	.2	.2	.2	1.3	1.4	2.6	2.8	2.9
Government employees' retirement programs.....	.1	.1	.1	.2	.2	1.7	1.9	2.0	2.2	2.3
Veterans' compensation and pension programs.....	.1	.2	.2	.2	.2	2.3	2.3	2.3	2.3	2.3
Wives of beneficiaries not in direct receipt of benefits ⁶.....	.2	.2	.1	.2	.2	2.9	3.0	1.9	2.2	2.3
Public assistance ⁴	1.6	1.6	1.6	1.5	1.5	24.7	23.4	22.1	21.3	20.6
No money income or income solely from other sources.....	2.1	2.1	1.9	1.8	1.6	31.9	30.3	27.2	25.4	21.0
Income from more than one of specified sources.....	.2	.3	.3	.3	.4	3.4	4.2	4.4	4.8	5.1
Employment and social insurance.....	.1	.1	.1	.1	.2	1.2	1.5	1.7	1.9	2.1
Social insurance and public assistance.....	.1	.2	.2	.2	.2	2.2	2.7	2.8	2.9	3.0

¹ Figures for 1950–53 differ somewhat from those previously published in the *Bulletin* because of the availability of new and revised population estimates and of certain changes in estimating procedure. Details may not add to subtotals and totals because of rounding.

² The sum of the persons shown under the 4 categories exceeds the number in the population by the number with income from more than 1 of the 3 main sources, as shown separately in each section. Persons with income from sources specified may also have received income from other sources.

³ Percentages calculated from unrounded figures.

⁴ Persons with income from more than one type of program are counted only once.

⁵ Provision for direct payment of benefits to wives of retired employees under the Railroad Retirement Act became effective Nov. 1, 1951.

⁶ Old-age assistance recipients and persons aged 65 and over receiving aid to the blind. Includes small number receiving vendor payments for medical care but no direct cash payment.

Source: Number of persons of specified age, sex, and marital and earner status estimated from published and unpublished data of the Bureau of the Census. Number of persons receiving payments under social insurance and related programs and from old-age assistance reported by administrative agencies (partly estimated).

sistance to supplement insurance benefits that were inadequate to meet their needs.

The estimated number of men with no current money income or income solely from sources other than those thus far enumerated declined about two-fifths, from more than 800,000 in December 1950 to some 500,000 in December 1954. The estimated number of women without income from employment or a public income-maintenance program dropped almost one-fourth, from 2.1 million to 1.6 million. The decline as a proportion of the total aged population was even sharper: almost half for men and one-third for women.

A few of these persons received income from unemployment or temporary disability insurance or workmen's compensation, programs not covered in table 1 because of paucity of data. In December 1954 about 3,700 persons aged 65 and over received unemployment insurance benefits and 7,800 received sickness insurance benefits under the Railroad Unemployment Insurance Act. In the State unemployment insurance programs it appears that in any 1 week persons aged 65 and over are probably more heavily represented in the claimant group than among employed workers, in part because, when they lose their jobs, they remain out of work longer than younger persons. On the arbitrary assumption that their representation among unemployment insurance beneficiaries was 50 percent higher than among persons employed in nonagricultural industries in December 1954, there would have been some 80,000-90,000 persons aged 65 and over receiving unemployment benefits under State programs in December 1954. In the four States with temporary disability insurance programs, it may be estimated that benefits from private or public plans were paid to some 20,000 persons aged 65 and over. No information is available on the number of beneficiaries under workmen's compensation.

Some of the beneficiaries of unemployment or temporary disability insurance or workmen's compensation programs receive income also from another social insurance program, a

Table 2.—Size of money income in 1951 of couples with head aged 65 and over and other persons aged 65 and over, by old-age and survivors insurance beneficiary status

[Continental United States]

Money income class	Percentage distribution					
	Married couples with head aged 65 and over		Nonmarried men		Nonmarried women	
	Receiving benefits ¹	Not receiving benefits	Receiving benefits ¹	Not receiving benefits	Receiving benefits ¹	Not receiving benefits
All incomes.....	100.0	100.0	100.0	100.0	100.0	100.0
Less than \$500.....	3.0	25.1	16.0	55.8	28.0	70.1
\$500-999.....	19.5	19.5	46.0	20.5	44.1	20.1
1,000-1,499.....	26.3	11.0	18.5	6.5	17.3	2.4
1,500-1,999.....	16.7	8.0	7.5	3.5	4.7	2.9
2,000-2,499.....	12.5	7.2	4.9	2.8	3.0	1.0
2,500-2,999.....	7.5	4.4	2.3	2.4	1.2	.8
3,000-4,999.....	10.8	16.4	3.6	4.8	1.2	1.9
5,000 and over.....	3.6	8.6	1.2	3.7	.6	.8
Median income.....	\$1,500	\$1,255	\$848	\$448	\$693	\$103
Top decile.....	3,815	4,829	2,093	2,638	1,500	522

¹ Estimates for couples were derived from sample survey data for married men old-age beneficiaries with entitled wives and wives not entitled; excludes the relatively few married women old-age beneficiaries with husband who is not entitled on wife's wage record but may be on his own. Estimates for nonmarried women relate to nonmarried old-age beneficiaries and aged widow beneficiaries. Includes a few persons whose benefits were suspended for as

many as 12 months in the year.

Source: Derived from Bureau of Old-Age and Survivors Insurance, *More Selected Findings of the National Survey of Old-Age and Survivors Insurance Beneficiaries, 1951*, January 1954, table A-200, and unpublished data from a special survey conducted by the Bureau of the Census for the Institute of Industrial Relations, University of California.

veterans' program, or public assistance. The first estimate of the total number of persons aged 65 and over without income from employment or a public income-maintenance program would probably be reduced by less than 200,000 and very possibly by less than 100,000 if it were possible to take into account those benefiting from the programs just discussed.

Some of the aged persons without income from employment or public income-maintenance programs receive periodic payments under individual annuities and supplementary life insurance contracts. At the end of 1953, an estimated 165,000 men and 590,000 women, excluding about 50,000 wives of male beneficiaries, were receiving such payments, and a considerable proportion of the women probably had no other money income. At the end of 1954 an estimated 950,000 aged persons (including wives of beneficiaries) were receiving payments under private group pension plans, but the great majority were also old-age and survivors insurance beneficiaries. Some of the aged persons without money income from employment or a public income-maintenance program were receiving inter-

est, dividends, and other returns on investments. Others relied on relatives or friends or lived on private savings. In the following pages an attempt is made to assess the importance of these and other resources, such as an owned home and the value of home-produced food.

Social Insurance and Related Benefit Payments

Old-age and survivors insurance benefits were paid to 5.3 million persons aged 65 and over in the continental United States in December 1954, twice as many as at the end of 1950. There have also been impressive—although much less spectacular—gains in recent years in the number of persons receiving payments under the Railroad Retirement Act, public employees' retirement programs, and the veterans' pension or compensation program (table 1). Almost half of all aged persons are now in receipt of some income on which they can rely throughout the remaining years of their lives.

Information on receipt of benefits under private employee benefit plans is, of course, much less precise than data on public programs. It is estimated, however, that the number of

retired workers receiving such benefits increased from about 400,000 at the end of 1950 to some 750,000 at the end of 1954 and that the number of women aged 65 and over married to men receiving private employee benefits went from about 110,000 to some 200,000.

According to the 1951 survey of old-age and survivors insurance beneficiaries, about 24 percent of the married men and 16 percent of the non-married men on the rolls at that time, 12 percent of the retired women workers, and 2 percent of the widows received retirement pay from public or private employer benefit plans, railroad retirement benefits, or union pensions financed by members. Income from private employer or union pension plans alone was reported by about 1 in 6 of the male beneficiaries and by 1 in 16 of the women. The proportion of male beneficiaries reporting income from private pensions (with a median value of \$600) was closely correlated with the size of the primary insurance amount; almost half the men whose monthly old-age benefit was \$60.00-\$68.50 (the maximum in 1951) reported receipt of a private pension, compared with 4 percent of those with a primary bene-

fit of less than \$40.00 a month. The great majority of the persons now receiving private employee pensions are old-age and survivors insurance beneficiaries.

Data from a special survey of the aged in Rhode Island, conducted in January 1953,⁴ show that private pensions were rarely a primary source of income for recipients, at least for the men who received them. Government pensions, on the other hand, were characteristically a primary source of income for the persons receiving them.

Old-age and survivors insurance beneficiaries aged 65 and over are concentrated primarily in the middle and lower-middle money income groups, while other aged persons tend to be more numerous at the low and the upper money income levels (table 2).⁵ Among the persons not on the old-age and survivors insurance rolls at the end of 1951 were some 1.2 million workers who were eligible for benefits but who had not filed a claim because they preferred employment to retirement benefits. At the end of 1954, the number of eligible workers exceeded by about 1.4 million the

number receiving benefits. Aged wives who would have been eligible for wife's benefits if their husbands had retired probably numbered more than 250,000 at the end of 1951 and more than 300,000 at the end of 1954.

Many of the persons aged 65 and over who were awarded old-age and survivors insurance benefits after 1951 would not have been eligible—at the corresponding age—under the provisions of the Social Security Act before the 1950 amendments. Consequently in 1951 they would have had to rely on public assistance or on family support, if they were not employed or if they had not accumulated private savings. Between December 1951 and December 1954 the number with no income from employment (either as workers or wives of earners) or from a public income-maintenance program dropped from some 700,000 to 500,000 for men aged 65 and over and from some 2.1 million to 1.6 million for women aged 65 and over. In relation to the total population aged 65 and over at each date the decline was from 12 percent to 8 percent for men and from 31 percent to 22 percent for women.

The distribution of old-age and survivors insurance beneficiaries by size of money income is, of course, considerably more favorable now than in 1951 because of the increases in benefit payments. There is, however, no evidence to suggest that the liberalization of benefits and of coverage has resulted in any significant shift in the relative income position of beneficiaries and of those not on the rolls.

Earned Income

The number of persons aged 65 and over with any income from employment as earners or as wives of earners was about the same in December 1954 as in December 1950. It may therefore be assumed either that work opportunities for persons aged 65 and over failed to keep pace with the growth of this population group or that a larger proportion chose to retire. The proportion of all aged persons with income from employment dropped from about 31 percent to about 28 percent. The decline is less significant than it appears, however,

Table 3.—Sources of money income in 1951 of men aged 65 and over, by money income class and by place of residence in April 1952

[Noninstitutional population, continental United States]

Money income and type of community	Percentage distribution				
	Total with income	Non-earned income only	Earned income		
			Total	Earnings and other income	Earnings only
All incomes...	100.0	47.2	52.8	19.9	32.9
\$1-499.....	100.0	65.9	34.1	13.0	21.1
500-999.....	100.0	71.7	28.3	15.6	12.7
1,000-1,499.....	100.0	50.0	50.0	14.6	35.4
1,500-1,999.....	100.0	28.3	71.7	30.2	41.5
2,000 and over....	100.0	14.1	85.8	28.7	57.1
All types of community	100.0	47.2	52.8	19.9	32.9
Urban.....	100.0	51.4	48.6	16.3	32.3
Rural nonfarm....	100.0	48.1	51.8	23.4	28.4
Rural farm.....	100.0	33.3	66.6	26.8	39.8

Source: Bureau of the Census, *Current Population Reports: Consumer Income*, Series P-60, No. 11, and unpublished data from a special supplement to that survey.

⁴ *Old-Age in Rhode Island*, Report of the Governor's Commission to Study Problems of the Aged, July 1953.

⁵ Data in table 2 and most of the subsequent tables are presented separately for couples with head aged 65 and over and for nonmarried men and women aged 65 and over, rather than for all aged persons by sex, because the living pattern of couples is different from that of other aged persons. This presentation eliminates the distortion caused by the fact that most married women are dependent on their husbands for support. The data in table 1 are designed to take account of this fact, as far as possible, but the problem can be fully resolved only when sample data are available that permit merging data for husbands and wives. Inclusion of income received by wives under age 65 causes some distortion, but it is likely to be of minor importance.

The term "nonmarried" is used throughout to apply to persons never married, and to those widowed, divorced, or separated. The 1951 data are estimated to apply to 3.9 million couples with head aged 65 and over (usually referred to as aged couples), in almost 2.2 million of which the wife was aged 65 or over, and to 2.0 million nonmarried men and 4.3 million nonmarried women not in institutions. There were in addition roughly 400,000 aged men and women in institutions, who are excluded from most of the tables because they were not covered in the 1951 nationwide survey.

because it reflects in part a shift in the sex-age composition of the population aged 65 and over. Between July 1, 1950, and July 1, 1954, the latest date for which detailed estimates of the population by age and sex are available, the number of men aged 65-69—the group most likely to be in the labor force—increased by only 146,000 or 6 percent. At the same time the total number of men aged 70 and over plus all women aged 65 and over increased almost 1.3 million or 13 percent.

The decline in average income with advancing age results from a variety of causes: downgrading for some who remain in the labor force, a shift from full-time to part-time work for others, and—most important—full retirement. Those who continue at work have substantially higher incomes than those not in the labor force. Data for male income recipients in 1951 illustrate the point. The median income of all men with any income in that year was less than one-third as large for those aged 65 and over as for those aged 25-64 (\$1,008 compared with \$3,313), but among men in the labor force the differential was only about half as great (\$2,121 and \$3,361). For men aged 65 and over the median income of those in the labor force was between two and a half and three times as large as the median income of those not in the labor force.⁶

These differences are pointed up by Bureau of the Census data for aged men in 1951, summarized in table 3. The upper panel shows that the proportion of men aged 65 and over with earnings increases sharply at progressively higher money income levels, from about one-third among those with less than \$1,000 to six-sevenths among those with \$2,000 or more. The differences would be magnified if farm residents could be excluded from the comparison because they are more likely than non-farm residents to have some earnings, as shown by the lower panel of the table. Unfortunately, the sample was not large enough to permit analy-

sis of the data by income and by degree of urbanization. Even the data presented can be taken only as suggestive because of the high sampling variability.

Corresponding data for women are less meaningful because of the tendency for married women to rely on their husbands for support. It is nevertheless of interest that, in 1951, 55 percent of all aged women received some money income in their own name. The proportion is higher than among younger women, largely because of old-age and survivors insurance but also because aged women predominate in the number receiving income from individual annuities and proceeds of life insurance policies. Indeed, among women not in the labor force in April 1952, the proportion receiving income in their own names was 52 percent for the 65-and-over age group and 17 percent for those aged 25-64. Only one-fifth of the women aged 65 and over who reported they received some income in 1951 had earned income.⁷

When data are examined for married couples with head aged 65 and over and for other men and women aged 65 and over, rather than for all aged men and all aged women, the pattern that emerges is more meaningful. According to the 1951 survey of all aged persons, employment was by far the most frequent source of income for couples⁸ and shared first place with pensions for nonmarried men, but for nonmarried women earnings were far less important than public assistance (the most frequent source), pensions, or income from assets (table 4).⁹

⁷ Ibid., tables C, 3, and 4.

⁸ Earnings of wives under age 65 are included. In 1951, of old-age and survivors insurance men beneficiaries who were married and living with a wife who was not entitled to benefits, 28 percent reported some earnings by the wife. The large majority of these wives were not entitled because they were under age 65.

⁹ The Rhode Island survey conducted in January 1953 showed more or less similar relationships except that old-age and survivors insurance and other pension income tended to be more important in relation to earned income than it was nationally in 1951, owing no doubt to the difference in the period covered and the fact that Rhode Island is much more highly urbanized than the Nation as a whole.

Table 4.—Source of money income in 1951 of couples with head aged 65 and over and of other persons aged 65 and over, and median total money income of units with and without income from specified source

[Noninstitutional population, continental United States]

Source of money income	Married couples	Non-married men	Non-married women
	Percent having income from specified source ¹		
Money income.....	92.7	84.1	65.4
Earnings.....	56.6	33.7	12.6
Primary source.....	42.1	22.8	7.8
Only source.....	29.1	17.5	6.0
Pensions (public and private).....	35.6	33.6	21.4
Primary source.....	22.6	25.8	14.6
Only source.....	12.5	16.0	10.1
Asset income.....	25.5	17.0	21.6
Primary source.....	8.6	6.2	12.0
Only source.....	4.3	4.5	9.0
Public assistance.....	16.4	26.2	26.6
Primary source.....	12.0	19.3	23.4
Only source.....	8.8	16.7	20.7
Regular contributions of money from persons not in the household.....	.8	1.5	2.6
	Median ² total money income of units with and without income from specified source		
Total.....	\$1,387	\$662	\$403
Total with money income	1,460	777	623
Earnings:			
With.....	2,162	1,440	738
Without.....	885	474	382
Pensions (public and private):			
With.....	1,264	801	662
Without.....	1,461	517	360
Asset income:			
With.....	1,769	(³)	772
Without.....	1,250	590	358
Public assistance:			
With.....	856	539	528
Without.....	1,589	750	371
Cash contributions:			
With.....	(³)	(³)	(³)
Without.....	1,354	659	401

¹ Percentage reporting earnings, pensions, etc., represents those with \$1 or more from that source. Percentage reporting designated source as the only or primary source excludes those (generally few in number) receiving less than \$200 from that source even though it was in fact the only or primary source of income that year. Dissavings and the portion of lump-sum inheritances or insurance settlements used for current living were taken into account in this study in determining the only or primary source of income.

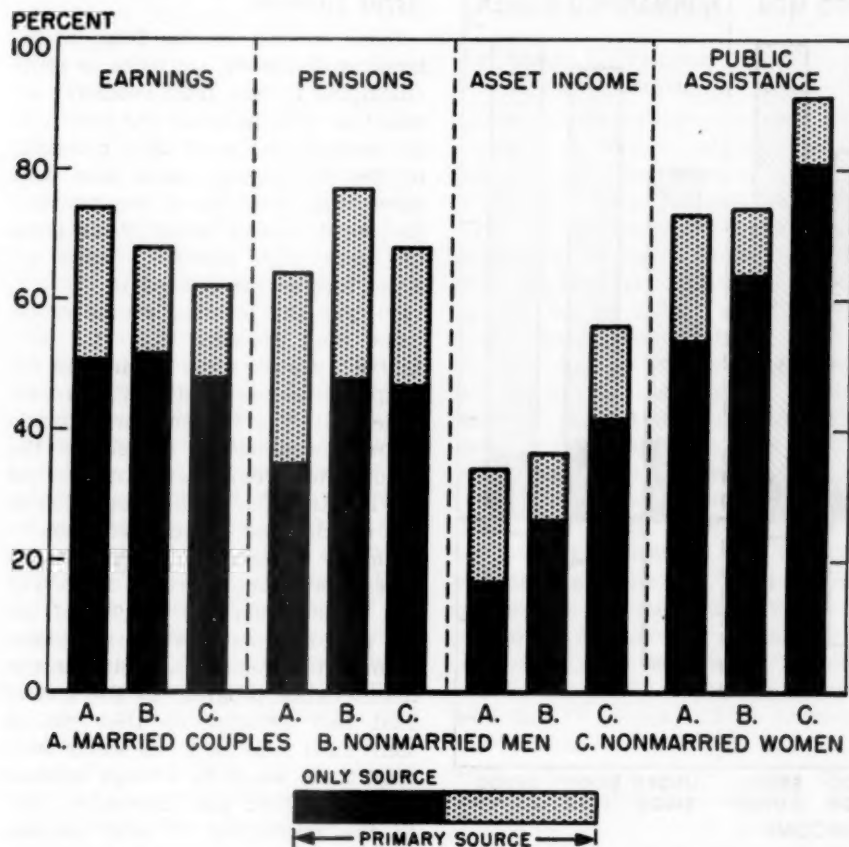
² Medians based on all units, including those with no money income. When more than half the units report less than \$500, the median is higher if those reporting zero income are combined into a single class with those reporting \$1-\$499, following Bureau of the Census procedure, rather than treated as a separate class. Medians shown in the table were calculated according to the Bureau of the Census procedure. Medians calculated according to the alternative procedure are as follows—Nonmarried men, without earnings, \$451; nonmarried women: total, \$290; without earnings, \$200; without pensions, \$117; without asset income, \$114; without public assistance, \$83; without cash contributions, \$267.

³ Sample too small to calculate median.

Source: Unpublished data from a special survey conducted by the Bureau of the Census for the Institute of Industrial Relations, University of California.

⁶ Bureau of the Census, *Current Population Reports, Consumer Income*, Series P-60, No. 11, tables 3 and 4.

Chart 2.—Percent of couples with head aged 65 and over and of other persons aged 65 and over with income from specified sources for whom that source was the primary source of money income and the only source yielding \$200 or more, 1951¹



¹ See table 4 for source and definitions.

In 1951, earnings were the primary source of income for more than two-thirds of the Nation's aged with any earnings (chart 2). If it is assumed that the increase in the proportion with benefits of any kind has been about the same as the rise in the proportions of men and of women who received old-age and survivors insurance benefits, it is probable that retirement and survivor benefits at the end of 1954 equaled earnings in importance as a source of income for couples and ranked first for nonmarried persons. The proportions of earners whose earnings are a primary source of money income may well have declined since 1951.

Public Assistance

The number of old-age assistance recipients in the continental United

States declined about 250,000 between December 1950 and December 1954, while the aged population increased almost 1.5 million. The program is still of great importance, however, for many aged men and women—particularly widows aged 70 or over. They include persons who worked (or whose husbands worked) in employment not covered by old-age and survivors insurance or who retired before they established their eligibility for old-age and survivors insurance.

In 1951 the median total money income of nonmarried women was substantially higher for those on the assistance rolls than for others (table 4). This difference reflects the fact that almost half of the latter had no cash income. Of those not receiving public assistance, who had some

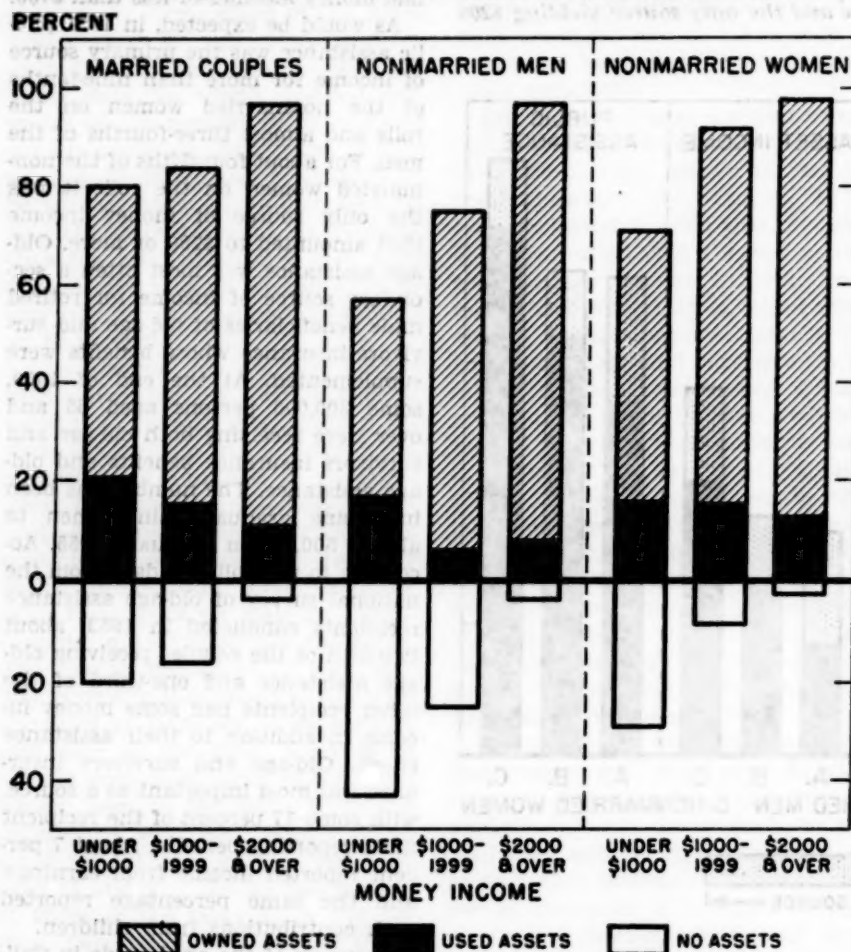
money income, approximately half had money incomes of less than \$700.

As would be expected, in 1951 public assistance was the primary source of income for more than nine-tenths of the nonmarried women on the rolls and almost three-fourths of the men. For about four-fifths of the nonmarried women on the rolls it was the only source of money income that amounted to \$200 or more. Old-age assistance was most often a secondary source of income for retired male beneficiaries of old-age and survivors insurance whose benefits were supplemented. At the end of 1950, some 300,000 persons aged 65 and over were receiving both old-age and survivors insurance benefits and old-age assistance. The number has been increasing gradually since then to almost 500,000 in February 1955. According to unpublished data from the national survey of old-age assistance recipients conducted in 1953, about two-fifths of the couples receiving old-age assistance and one-third of the other recipients had some money income in addition to their assistance check. Old-age and survivors insurance was most important as a source, with some 17 percent of the recipient units reporting benefits. About 7 percent reported income from earnings, and the same percentage reported cash contributions from children.

A survey of the aged made in California in 1952¹⁰ provides comparative data on the two most important sources of support for old-age assistance recipients and other persons aged 65 and over. The predominance of assistance income for old-age assistance recipients is shown once again, even though the percentage of California's aged (both couples and nonmarried persons) receiving old-age assistance is considerably larger (32

¹⁰ Floyd A. Bond, and others, *Our Needy Aged: A California Study of a National Problem*, Henry Holt and Company, Inc., 1954. The income data were collected in an intensive field survey of a sample of all persons aged 65 and over in California not living in institutions. The data are not entirely comparable with those presented elsewhere in this article because income was defined to include occupancy value of owned home and other income in kind. Most of the data from this source that are used here are taken from tables 23, 68, and 69, pages 31, 275, and 277.

Chart 3.—Ownership and use of assets by married couples with head aged 65 and over and by other persons aged 65 and over, by money income, 1951¹



¹ See table 9 for source and definitions.

percent) than is true of the aged throughout the Nation (19 percent) and the average grant is larger than in all but a few States. Because of California's high levels of assistance payments, none of those on the assistance rolls received income of less than \$960 a year from all sources, while 14 percent of those not receiving assistance had annual incomes of less than \$750, composed largely of "help" from children, occupancy value of owned homes, savings, and general assistance. The authors estimated that if the assistance payments had been withdrawn from those on the rolls in 1952, 69 percent of the couples and 92 percent of the nonmarried persons would have dropped below the \$750-a-year income

level. Old-age assistance was the only source of cash funds for about 24 percent of all those receiving assistance. Elderly women, mostly widows, would have been most drastically affected.

Wages and salaries stood out as of major importance for California couples not on the assistance rolls, but a significant number also received their chief support from pensions, property income, and "help" from children. For nonmarried persons, "help" from children was most often of first importance, followed in order by earnings, pensions, and property income. The second most important resource reported by aged persons in California, whether or not they received assistance, was the occupancy

value of their homes, with old-age and survivors insurance next in importance for couples.

Asset Income

Some income in the form of interest or dividends, annuities, or rents (including income from roomers) accrued in 1951 to about one-fourth of the couples with aged head, one-sixth of the nonmarried aged men, and more than one-fifth of the nonmarried aged women (roughly one-third of those with income) (table 4). Asset income (as defined in the survey) was the primary source of income (and exceeded \$200) for nonmarried women more often than for couples or nonmarried men (chart 3). Indeed it was the primary income source for about 18 percent of the nonmarried women with income but for less than half that proportion of the couples and nonmarried men.

On the basis of these data it may be estimated that perhaps 250,000 of the 700,000 men and 600,000 of the 2.1 million women with no income from employment or a public income-maintenance program at the end of 1951 had investments that yielded some cash returns. If, as seems probable, there was little change between December 1951 and December 1954 in the proportion of aged persons with income from assets, perhaps half of the men and one-third of the women without income from employment or a public income-maintenance program in December 1954 had some money income from assets.

Although the median total money income of aged persons with income from assets is substantially larger than that of other aged persons (table 4), it is probable that many of these persons received only small returns on their assets—and relatively few, very large returns—and that a relatively large proportion of the men with asset income were employed. Persons with good earnings during their working lifetime are more likely than others to be able to accumulate assets, and they are also likely to continue longer than others in the labor force and to be eligible for a pension on retirement. Receipt of asset income in 1951 was reported with greater frequency by old-age and

survivors insurance beneficiaries than by the aged population at large, as shown by comparing the following figures from the beneficiary study with those in table 4 for the total aged population.¹¹

Type of beneficiary	Percent of beneficiaries with income from assets	
	Total	Asset income of \$75 or more
Married couples.....	50	28
Nonmarried men.....	34	16
Nonmarried women.....	48	23

The differences may be even greater than they appear because asset income was defined to include annuities and income from roomers in the family home in the 1951 study of all the aged but was limited to income from interest, dividends, and net rentals on real estate in the survey of old-age and survivors insurance beneficiaries.¹² On the other hand, the general tendency for respondents to forget to report small amounts of income received infrequently, such as an occasional small interest or dividend payment, may have been more evident in the survey of all the aged than in the old-age and survivors insurance beneficiary survey, where the schedule called for much more detail on income sources.

According to the California State survey of the aged in 1952, 22 percent of the couples received some income in the form of interest, 18 percent had rental income, and 3 percent received income from annuities. Of the nonmarried persons, 17 percent had interest income; 20 percent, rental income; and 5 percent,

¹¹ Most of those reporting asset income of less than \$75 had only a few dollars of accrued interest on savings accounts. The data from both surveys show that the larger the total money income, the larger the proportion in receipt of asset income.

¹² Unpublished data for 1949 from the Census Post-Enumeration Survey show that some 3-4 percent of income recipients aged 65 and over had income from roomers and boarders. Among old-age and survivors insurance beneficiaries in 1951, such income was reported by 10 percent of the nonmarried women and 4 percent of the couples. Separate data on receipt of annuities by beneficiaries are not available, but they were clearly of minor importance in that year.

income from annuities. Information is not available on receipt of more than one of these forms of income by the same economic unit, but there is probably considerable overlap.

Personal Gifts and Contributions

Regular contributions in cash from relatives or friends not living in the household appear to be of negligible importance as an income source for aged persons, according to the special survey of the aged in 1951 (table 4). This finding is confirmed by the Rhode Island study, which found that regular contributions were a primary source of income for only 0.3 percent of the married persons and 1.7 percent of the nonmarried persons. Cash gifts, not on a regular basis, may be considerably more important, however, as shown by the beneficiary study, where "payments by persons (relatives and friends) outside the household," not limited to regular contributions, were reported as a source of income by 6 percent of the beneficiary couples and by 5 percent of the nonmarried men and 10 percent of the nonmarried women beneficiaries. Payments were sometimes regular but were more often made to help meet specific bills.

The 1953 national survey of old-age assistance recipients provides information on contributions by children in the home and living elsewhere.¹³ Of all old-age assistance recipients (with married couples in which both received old-age assistance counted as two recipients), 5 percent reported cash contributions from children not in the home and 2 percent from children in the home. Some 27 percent of the recipients had no living children. Of those with children, 9 percent received some cash contributions. Contributions in kind, especially shelter, were much more important, of course, particularly when the children were in the home, but they were not insignificant when the children lived elsewhere.

¹³ Contributions by children in the home are not reported in the Bureau of the Census surveys or in the 1951 beneficiary survey because they represent transfers among family members.

Contributions for support and gifts of cash from persons not in the immediate family were found to be of considerable significance in 1950 for aged persons living in cities who had very limited or substandard economic resources—about half a million aged couples and 2 million aged nonmarried persons not living with their children—according to a special study now in preparation for the Franklin D. Roosevelt Foundation. About 20 percent of the aged couples and 30 percent of the aged nonmarried persons who were living alone received some money income in the form of gifts or personal contributions, averaging slightly more than \$200 per recipient unit. Indeed, the ability of some to maintain separate quarters was partly dependent on these contributions. Among those living with others, 18 percent of the couples and 9 percent of the nonmarried persons received contributions and gifts in cash.

As previously noted, "help" from children was important to the aged in California, particularly to those not on the old-age assistance rolls, with 15 percent of the nonmarried persons and 7 percent of the couples listing it as the major source of income. Twenty-nine percent of all nonmarried persons and 13 percent of all couples covered in the California survey reported some "help" from children, and 5 percent and 3 percent, respectively, reported "help" from others as an income source. The "help" is not clearly defined and may include both contributions in kind and also contributions (in cash and kind) from persons in the same household.

Estimated Distribution of Aggregate Money Income

Any estimate of the aggregate money income of all persons aged 65 and over in the United States—the total amount and the amount for each type—comes perilously close to guesswork. Few of the data used by the Department of Commerce to build up national income estimates are available for distinct population groups, and the underreporting known to exist in field surveys of income varies widely by type of in-

come.¹⁴ Nevertheless, the deep interest in this subject seems to warrant building up a set of estimates from the meager data available.

In 1953, payments under social insurance and related programs to persons aged 65 and over amounted to more than \$3.5 billion, almost 20 percent of the estimated aggregate money income of the group. Public assistance payments in cash exceeded \$1.5 billion, or roughly 8 percent of the total, and vendor payments for medical care brought the total to \$1.6 billion. Earnings, despite the fact that fewer than 30 percent of those aged 65 and over worked at any time during 1953,¹⁵ are estimated to have approached \$9 billion or nearly half the estimated aggregate. Nonearned money income from private sources, composed of interest, dividends, net rents, payments under private pension plans, individual annuities and supplementary life insurance contracts, and regular cash contributions from friends and relatives, was probably about equal in total amount to payments under public income-maintenance programs in that year. Payments in 1953 under private pension plans to persons aged 65 and over are estimated at about \$410 million, and payments under individual annuities and supplementary life insurance contracts at \$375 million. In combination, such payments comprised more than one-fifth of the estimated total amount of nonearned income from private sources.

Two years earlier, social insurance and related payments were considerably smaller and less important in relation to the estimated total. Public assistance comprised a larger portion of the total, although such payments were about the same in amount. Estimated earnings were also more important in 1951, representing more than half the estimated total money income received by aged persons in that year.

By the end of 1954, primarily as a

¹⁴ Selma F. Goldsmith, "Appraisal of Basic Data Available for Constructing Income Size Distributions," *Studies in Income and Wealth*, Vol. 13, National Bureau of Economic Research, 1951, pages 266-373.

¹⁵ Bureau of the Census, *Current Population Reports, Labor Force*, Series P-50, No. 54.

result of the expansion of old-age and survivors insurance and the liberalization of benefits, social insurance and related payments, at an annual rate, were approaching one-fourth of the estimated aggregate money income. Public assistance and earnings were each about the same in amount as in 1953 but constituted smaller shares of the total. With an increase of more than 25 percent in payments under private pension plans, and on the assumption that there was a rise in asset income corresponding to the increase in the number of aged persons and in per capita income from assets, other nonearned money income at the end of 1954 would have been of about the same importance as in 1953, in relation to the estimated total money income of the aged.

Although the figures cited, except those for the public income-maintenance programs, are subject to a wide range of error, even rough estimates may be useful because they bring to light certain points that do not appear when attention is focused on persons receiving different types of income or their distribution by size of total money income. In addition, the estimates call attention to gaps in knowledge that may stimulate further research.

Perhaps the most striking finding is the importance of earnings, even at the end of 1954, despite the slow decline in labor-force participation by the aged and the spectacular rise in insurance benefits. Their significance—not only for most of those who are employed but for the aged population as a whole—lends weight to efforts directed at maintaining, if not expanding, work opportunities for persons aged 65 and over who are willing and able to work.

Retirement benefits and pensions naturally are not so large as earnings. Accordingly, if the trend of recent years continues, with benefit payments comprising an increasing proportion of the estimated aggregate money income of the aged, there will be a steady growth in the proportion of aged persons with modest amounts on which they can rely for the rest of their lives. While proportionately more of their income will be tax free,

the per capita money incomes for the aged population as a whole will perhaps be smaller.

Nonmoney Income

Attention has been directed thus far to sources of money income, because cash income has come to be regarded as necessary for self-respect in today's money-oriented society. Despite the evidence from the California survey, it has become steadily less feasible for the aged to rely on their children for support or, as increasing urbanization has brought smaller families and smaller dwellings, to share their children's homes. The development and expansion of public income-maintenance programs for the aged are in recognition of these facts. Collection of reliable information on income in kind from respondent families in field surveys is difficult, and no techniques have been devised to value income in kind in a manner to ensure its equivalence with the money income with which it would be combined.¹⁶ Finally, there is the fact that "the consumption pattern—the actual content of the consumption level attained by those with income largely in money—will almost inevitably differ from that of those with an 'equivalent' income but appreciably less money income. Only to a limited and varying extent do the consumption items of the latter represent choices made by the recipient unit during the period."¹⁷

Nevertheless, income in kind does influence the need to purchase goods and services, there is evidence that receipt of nonmoney income tends to be directly correlated with age, and the importance to the aged of income in kind is intensified by the fact that their cash resources are characteristically small.

The major forms of income in kind are (1) food produced for home consumption, (2) owned homes occupied by nonfarm families and dwellings

¹⁶ Margaret G. Reid, "Distribution of Non-money Income," *Studies in Income and Wealth*, Vol. 13, National Bureau of Economic Research, pages 124-179; and Department of Commerce, *Income Distribution in the United States*, 1953, page 20.

¹⁷ Hazel Kyrk, "The Income Distribution as a Measure of Economic Welfare," *American Economic Review*, May 1950, page 347.

occupied by farm families where the cost is included in the cost of farm operations, and (3) goods and services provided by relatives and friends or received as pay. Public services in such fields as education, guidance, job placement, recreation, and medical care contribute to the well-being of many individuals, but it is not practical to try to evaluate them.

Home-Produced Food

Home-produced food is, of course, of considerable importance to farm families, and it is an important supplement to the cash income of some nonfarm families, primarily those in rural nonfarm communities. In the past the proportion of persons living in rural areas has been larger among persons aged 65 and over than among younger adults, but the difference has been reduced in recent decades and practically disappears if comparison is made between persons aged 65 and over and all other persons. In 1950 the relative numbers were as follows:¹⁸

Area	Percent of persons aged 65 and over	Percent of persons under age 65	
		Total	Aged 20-64
Total.....	100.0	100.0	100.0
Rural farm.....	14.3	15.4	13.2
Rural nonfarm.....	21.9	20.6	19.1
Urban.....	63.8	64.0	67.7

Since 1950 there has apparently been a cityward movement by the aged as well as by younger persons. In April 1954 the proportion of the civilian population living on farms and in rural nonfarm areas was 12.9 percent and 20.9 percent, respectively, for persons aged 65 and over and 11.9 percent and 21.3 percent for persons aged 20-64.¹⁹ Consequently, it should not now be inferred that because of differences in location of residence home-produced food is more available to the aged than to

younger adults, as it may have been in the past. It is, however, more important for the aged by virtue of the fact that their cash incomes are smaller, and the value of home-produced food should be considered as a supplement to money income in considering the resources of the aged.

The valuation problem is difficult. For farm families, for whom home-produced food is most important, the major question is whether it should be valued at the retail prices that would be paid to purchase the food, by the income foregone (that is, at farm prices, assuming all the food could have been sold), or on some other basis. The choice of method depends on the purpose, but any method is open to some criticism. The national income and product totals prepared by the Department of Commerce use a figure based on farm prices.

For 1951 the total value at farm prices of farm products (food and fuel) produced and consumed directly by farm families is estimated by the Department of Agriculture at about \$400 per farm and less than \$100 per person, and for 1954 at about \$350 per farm and less than \$90 per person.²⁰ It is estimated, on the basis of a special analysis of data on the money value of home-produced food in the spring of 1952, that the value of such food at retail prices is about double the value at farm prices, and that the average value of food produced for home use by rural nonfarm families is about one-fourth that of food produced for home consumption by farm families.²¹

The values are gross because data on costs of production are not available separately from costs of producing farm products for sale. For farm families, however, net total income would be the same if the production expense could be allocated because cash income from farming would be increased and income in kind decreased by the same amount. For nonfarm families, however, the

use of gross values results in an exaggeration of income because the expenses of raising food do not enter into the calculation of money income.

Finally, it should be noted that the use of mean values of home-produced food may result in some exaggeration of income in kind. The reason is that a leveling off occurs in cash expenditure per person for purchased food as the value per person of home-produced food increases, indicating that a minimum outlay in cash is required to obtain certain foods that cannot be home-produced.²² In other words, there is a tendency to overstate the effective income of families with extensive home production for family consumption; the diet of such families may be better than average, but they may not have cash available to pay for such items as medical care or clothing.

Despite these qualifications and the fact that some of the aged persons living in rural areas may be unable to raise food because of ill health, it is useful to examine the effect on the distribution of the aged by size of income in 1951 when the estimated value of food produced and consumed by rural families is added to money income. For the maximum effect, the money-income distributions have been adjusted by adding estimates of the gross value of home-produced food at retail prices. As shown in table 5, for rural residents this procedure reduces the proportion with incomes of less than \$1,000 in 1951 from 50 percent to 38 percent for aged couples and from 89 percent to 85 percent for nonmarried persons aged 65 and over. It increases the proportion with incomes of \$2,500 and more from 18 percent to 20 percent for couples and less than one percentage point for nonmarried persons. For all aged couples in the United States, the adjustment for those living outside urban areas (42 percent) reduces the proportion with less than \$1,500 income in 1951 from 54 percent to 51 percent and raises the proportion with \$3,000 or more from

¹⁸ Bureau of the Census, *U. S. Census of Population, 1950*, vol. II, part I, *U. S. Summary*, chapter B, table 38.

¹⁹ Bureau of the Census, *Current Population Reports, Population Characteristics*, Series P-20, No. 56.

²⁰ Based on data in Department of Agriculture, *Farm Income Situation*, October 1954 and March 1955.

²¹ Department of Agriculture, *Miscellaneous Publication No. 550*, page 40, table 20.

²² Department of Agriculture, *Miscellaneous Publication No. 405*, pages 15-18, and more recent unpublished data.

22 percent to 23 percent. For all aged nonmarried persons not in institutions, the income adjustment for those living in rural areas (34 percent) has a negligible effect, leaving more than half with incomes of less than \$500 and more than four-fifths with less than \$1,000 in 1951. If the estimated aggregate income in kind from home production of food is added to the estimated aggregate money income of the aged in 1951, the total is increased about 3 percent.

Home Ownership

Ownership of homes is much more common among persons aged 65 and over than among younger persons. In 1950, 65 percent of the nonfarm dwelling units where the family head was aged 65 and over were owner-occupied, compared with 51 percent of the units in which the family head was younger.²³ The housing conditions of aged owners, however, are generally worse than those of younger householders, as evidenced by 1950 data for the nonfarm population. Persons aged 65 and over owned less valuable structures than the American nonfarm population as a whole, with a median estimated value of one-family structures of \$6,000, compared with \$7,400 for the Nation as a whole. Their houses were more frequently old, situated in neighborhoods that had deteriorated, and dilapidated and lacking in plumbing facilities. Only when overcrowding is considered were persons aged 65 and over better off than the rest of the population.²⁴ Of all owner-occupied units in 1950, private toilet and/or bath and/or hot running water was lacking in 25 percent of the units headed by a person aged 65 or over and in 18 percent of those where the head was younger.²⁵ Doubtless, many elderly homeowners would be more comfortable in smaller quarters but have a sentimental attach-

Table 5.—Size of income in 1951 in money and in money plus the value of food home-produced by rural residents, for couples with head aged 65 and over and other persons aged 65 and over

[Noninstitutional population, continental United States]

Income class	Percentage distribution			
	Married couples		Nonmarried persons	
	Money income as reported	Money income plus value of home-produced food ¹	Money income as reported	Money income plus value of home-produced food ¹
	Total			
All incomes...	100.0	100.0	100.0	100.0
Less than \$500...	18.7	15.4	55.7	52.5
\$500-999.....	19.4	17.8	26.4	28.2
1,000-1,499.....	15.4	17.7	6.8	7.9
1,500-1,999.....	10.5	11.3	3.8	4.0
2,000-2,499.....	8.7	9.6	2.0	2.0
2,500-2,999.....	5.3	5.3	1.4	1.4
3,000-3,999.....	9.3	10.0	2.2	2.2
4,000 and over...	12.7	12.9	1.7	1.7
	Living in rural areas			
All incomes...	100.0	100.0	100.0	100.0
Less than \$500...	25.8	17.8	63.6	54.3
\$500-999.....	24.3	20.3	25.6	31.1
1,000-1,499.....	15.4	20.9	4.1	7.5
1,500-1,999.....	10.8	12.6	2.4	2.9
2,000-2,499.....	6.2	8.3	1.7	1.4
2,500-2,999.....	4.3	4.5	.5	.7
3,000-3,999.....	4.8	6.3	.8	.9
4,000 and over...	8.5	9.2	1.2	1.3

¹ Money income distribution adjusted crudely on the assumption that average income in kind from food produced for home consumption (gross value at retail prices) was equivalent to \$400 for couples and \$200 for nonmarried persons on farms, \$100 for couples and \$50 for nonmarried persons living in rural nonfarm areas.

Source: Derived from unpublished data from a special survey conducted by the Bureau of the Census for the Institute of Industrial Relations, University of California, and data from the Department of Agriculture on the value of food produced for home consumption by rural families. See text for details of procedure.

ment to their homes or could not realize enough on the sale of the old home to cover the rent of smaller and more convenient quarters.

In 1951, almost three-fourths of the couples with aged head and almost two-fifths of aged nonmarried persons not in institutions owned their homes, according to the special survey of the aged. Of the old-age and survivors insurance beneficiaries aged 65 and over surveyed in the same year, approximately two-thirds of the couples, more than one-third

of all nonmarried women (a larger proportion of the widows), and about one-fourth of the nonmarried men owned their homes. More than 80 percent of each group of owners held their homes free and clear of mortgage.

In general, homeowners receive some income in kind—that is, the difference between the rental value of the dwelling and the current maintenance costs (taxes and assessments, insurance, repairs and replacements (not improvements), and interest on the mortgage (not principal payments)). Theoretically, this difference represents the return that they would receive if they made different living arrangements and rented the house to others or if they had not bought a home and had invested the same funds in another way. It is extremely difficult to determine the amount of nonmoney income attributable to homes owned by persons aged 65 and over because it is necessary to draw inferences from data for other groups in the population.

Surveys of the incomes and expenditures of families of all ages and types reveal several facts.²⁶ The rental value of owned homes, for example, generally exceeds the rent paid by renters in the same income class, with the differential decreasing at progressively higher income levels. The differential, whatever its exact size, is minimized by the fact that the rent charged for rented quarters includes heat, utilities, and other facilities to a varying extent, depending on the size of community and the type of dwelling.

The rental value of an owned home as recorded in these surveys represents an estimate of the amount for which such a home would rent in the light of rents charged for similar quarters in the same neighborhood, as reported by the respondent and (in most cases) checked by the interviewer. There is some evidence that owned dwellings may be superior—at

²³ Bureau of the Census, *1950 Census of Housing*, vol. II, *Nonfarm Housing Characteristics*, part I, table A-8.

²⁴ Leonard S. Silk, "The Housing Circumstances of the Aged in the United States, 1950," *Journal of Gerontology*, January 1952, pages 87-89.

²⁵ Bureau of the Census, *1950 Census of Housing*, op.cit.

²⁶ Bureau of Labor Statistics, *Family Spending and Saving in Wartime*, Bulletin No. 822, 1945, table 22, and *Family Expenditures in Selected Cities, 1935-36*, vol. I, *Housing*, Bulletin No. 648, 1941, tables 6 and 7; Department of Agriculture, *Rural Family Spending and Saving in Wartime*, Miscellaneous Publication No. 520, June 1943, table 17.

Table 6.—Size of income in 1951 in money and in money plus the value of housing in kind, for married couples with head aged 65 and over and other persons aged 65 and over

[Noninstitutional population, continental United States]

Income class	Percentage distribution	
	Money income as reported	Money income plus value of housing in kind ¹
All incomes...	100.0	100.0
Less than \$500....	41.4	32.5
\$500-999.....	23.7	25.5
1,000-1,499.....	10.1	14.7
1,500-1,999.....	6.4	6.9
2,000-2,499.....	4.6	5.6
2,500-2,999.....	2.9	3.2
3,000-3,999.....	4.9	5.3
4,000-4,999.....	2.3	2.4
5,000 and over....	3.6	3.9

¹ Money income distribution adjusted crudely on the assumption that the average imputed income from occupancy of owned homes was \$180 and the average value of "free" quarters was \$360, the same as the modal rent paid by aged couples and nonmarried persons who paid rent.

Source: Derived from unpublished data from a special survey conducted by the Bureau of the Census for the Institute of Industrial Relations, University of California. See text for details of procedure.

least in size—to rented quarters occupied by families in the same income class. There is evidence also that on the average homeowners tend to overvalue their dwellings. A special check on respondents' estimates of the rental value of owned homes was made by qualified residential appraisers in connection with the 1950 Survey of Consumer Finances.²⁷ Respondents' estimates were within 10 percent of the appraisers' estimates in 37 percent of the cases; 10-30 percent higher in 19 percent of the cases; 10-30 percent lower in 20 percent; more than 30 percent higher in 18 percent; and more than 30 percent lower in 6 percent. The conclusion was drawn that there is a statistically significant tendency for homeowners to set higher values on their homes than do professional appraisers, but the average differential is small—about 4 percent of the value of the home.

The current expenses of homeowners, as defined above, generally average considerably less than the

rental value, on the one hand, and somewhat less than the rent paid by tenants at the same money income level, on the other hand. The differences are reduced significantly, however, when the comparison is made more precise by inclusion of fuel, light, and refrigeration expenses, which are consistently larger for owners than for renters.²⁸ The surveys show the largest differences at low income levels mainly because homeowners with small money incomes are likely to neglect repairs and a smaller proportion make payments on a mortgage. This latter finding reflects at least in part the fact that elderly persons, whose mortgages are most likely to be paid off, are relatively numerous at low income levels. Old-age and survivors insurance beneficiaries (interviewed in special surveys conducted during the 1940's) who owned their homes frequently neglected repairs.

The fact that most homeowners aged 65 and over have a clear title to their homes, of course, holds down the current costs. Neglect of repairs likewise reduces current cash outlays but at the same time results in deterioration of the dwelling and means that the asset value of the owned home is continuously diminished.

On the basis of the general findings summarized and examination of the data from the various studies, it may be estimated that aged homeowners (typically neglecting repairs and having paid off their mortgage) have income in kind attributable to their owned homes equivalent to about half the rental value of their dwellings or two-thirds of the rents paid by the aged who rent their dwellings. In 1951 this income in kind averaged about \$20 a month compared with the modal monthly rent of \$30 reported in the survey of all the aged in 1951. As with food produced for home consumption, however, the release of funds for other types of spending as a result of home ownership is not likely to equal the full

value of income in kind. It is probable that if the homeowners had been renting they would have rented quarters whose cost did not exceed the amount that tenants with similar money incomes were spending for rent. On that basis, the imputed income from occupancy of owned homes would not have exceeded about \$10 a month, or about one-third of the modal rent paid by aged tenants in 1951.

The average of these two estimates yields a figure of \$180 as the average annual income in kind from home ownership by the aged in 1951. In aggregate terms, the occupancy value of owned homes in 1951 amounted to almost 6 percent of the estimated aggregate money income of the aged. The effect on the income distribution of adding this sum to the money income of all aged homeowners (including those who were still making payments on a mortgage) and of adding an estimate of the value of "free" quarters is shown in table 6.

Goods and Services From Relatives or Employers

In 1951 there were almost 400,000 couples with aged head and more than 2.3 million nonmarried persons aged 65 and over (not in institutions) occupying quarters that they did not own and for which they reported that they paid no rent. They comprised about 10 percent of the aged couples and 38 percent of other aged persons, excluding those in institutions.

Although a few persons with "free" housing were probably employees who received lodging as part of their pay and a few were living alone, with the rent paid by relatives, the great majority were living in the homes of relatives. (Some may have made some payment toward board or other household expenses, but they reported no payment for rent.) For most of those living with relatives, the value of the quarters (the pro rata share of the cost of the dwelling) was probably less than the average rent paid by those reporting rental payments, most of whom occupied separate dwellings.

In the absence of data on which to base an estimate, however, the ex-

²⁷ Leslie Kish and John B. Lansing, "Response Errors in Estimating the Value of Homes," *Journal of the American Statistical Association*, September 1954, pages 520-538.

²⁸ Bureau of Labor Statistics, *Housing and Fuel Expenditures of City Families*, Serial No. 1889, May 1947, and "Family Spending for Housing in Three Cities, 1947," *Monthly Labor Review*, October 1949.

Table 7.—Living arrangements and receipt of money income in 1951 for couples with head aged 65 and over and other persons aged 65 and over

[Noninstitutional population, continental United States]

Living arrangements and receipt of money income	Percentage distribution		
	Married couples	Non-married men	Non-married women
Total.....	100	100	100
Living with relatives.....	31	49	59
Not living with relatives.....	69	51	41
No money income.....	100	100	100
Living with relatives.....	50	70	78
Not living with relatives.....	50	30	22
With money income.....	100	100	100
Living with relatives.....	29	45	49
Not living with relatives.....	71	55	51

Source: Unpublished data from a special survey conducted by the Bureau of the Census for the Institute of Industrial Relations, University of California.

treme assumption is made that they had income in kind equivalent to the modal rent reported by those who paid rent—that is, \$30 a month or \$360 a year. In aggregate terms, this amount was slightly larger than the estimated occupancy value of owned homes. Table 6 shows the change in the distribution of the aged by size of income in 1951 if it is assumed that income in kind in that year was equal to \$180 for homeowners and \$360 for all those reporting “free” rent. On these assumptions, it appears that 58 percent instead of 65 percent would have had incomes of less than \$1,000 and that 73 percent instead of 75 percent would have had less than \$1,500. At the other end of the income scale, the proportion with \$2,500 or more in income would have been 15 percent instead of 14 percent.

Lack of funds was clearly the principal reason for the doubling up, and also for the failure of an aged person to pay rent when a joint household arrangement was preferred. Of the units receiving free rent, 71 percent had money incomes of less than \$500 and 89 percent had less than \$1,000. Some of these persons were probably public assistance recipients to whom payments were small because relatives provided housing for them.

In addition to those receiving free rent, about 3 percent of the couples and 8 percent of the single persons covered in the special survey of all the aged reported that they did not contribute their share of household expenses, if living with relatives, for food, utilities, and the like, and/or that a relative or friend took over and paid directly bills amounting to \$200 or more for such items as food, medical care, insurance, or clothing.

Older persons, as well as young adults, generally prefer independent living arrangements, provided health and income permit.²⁹ As shown in table 7, the aged are much less likely to live with relatives when they have money income than when they must rely on other resources.³⁰

Some older persons with apparently adequate incomes, however, share a home with relatives from choice: for companionship or for reasons of health or because they may support

²⁹ “Size of Income and Personal Characteristics of the Aged,” *Social Security Bulletin*, October 1954, page 7.

³⁰ The differences would be sharper if those who are family heads were excluded from the group designated as living with relatives, but it is difficult to distinguish situations in which a person aged 65 and over is the real head of the family from those where he is so designated as a courtesy even though a younger person has become economic head. Frequently an aged person was listed as family head in the survey even though he reported that he did not contribute his share of household expenses or that bills were paid by others.

the relatives. On the other hand, by no means all the aged who lack money income or have very small amounts live with relatives. Some, of course, have no relatives, or relatives may prefer to support them in a separate dwelling. A few may live on their assets, although persons with assets sufficient to support them for any length of time normally receive current money income of some consequence from those assets. A number of the aged live in family groups whose combined money incomes may be inadequate. As shown in table 8, 27 percent of the couples living with relatives (8 percent of all aged couples) shared with one or more relatives a money income of less than \$2,000 in 1951, and about 24 percent of the nonmarried persons living with relatives (13 percent of all nonmarried persons) shared an income of less than \$1,500.

Assets

The importance to the aged of dis-savings (generally, for the aged, use of assets) derives, as it does for income in kind, largely from the fact that their money income tends to be small. It is sometimes urged that dis-savings and also lump-sum insurance settlements or inheritances, or at least that portion of them used for current living, should be treated as income. It is argued that dissavings are equivalent, for self-insurers, to periodic payments by an insurance

Table 8.—Size of money income in 1951 by living arrangements of couples with head aged 65 and over and of other persons aged 65 and over

[Noninstitutional population, continental United States]

Money income class	Percentage distribution								
	Married couples			Nonmarried men			Nonmarried women		
	Not living with relatives	Living with relatives		Not living with relatives	Living with relatives		Not living with relatives	Living with relatives	
		Own income	Family income		Own income	Family income		Own income	Family income
All incomes.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than \$500.....	15.2	26.4	5.7	33.2	47.6	4.2	46.0	72.6	7.7
\$500-999.....	20.1	18.1	4.6	35.5	24.0	11.8	34.9	18.3	9.3
1,000-1,499.....	16.2	13.7	9.1	9.7	11.8	8.5	8.2	3.0	6.6
1,500-1,999.....	10.4	10.9	7.6	5.8	4.3	8.9	4.8	2.4	7.7
2,000-2,499.....	8.4	9.3	6.1	4.2	3.1	8.5	2.6	.6	5.4
2,500-2,999.....	5.3	5.3	8.4	3.1	2.0	7.0	.9	.8	5.8
3,000-4,999.....	15.9	12.4	27.1	6.2	3.2	23.2	1.3	2.1	31.5
5,000 or more.....	8.5	3.9	31.3	2.4	4.0	27.8	1.4	.3	26.1

Source: Unpublished data from a special survey conducted by the Bureau of the Census for the Institute of Industrial Relations, University of California.

Table 9.—Ownership and use of assets¹ by couples with head aged 65 and over and other persons aged 65 and over, by money income, 1951

[Noninstitutional population, continental United States]

Type of unit and money income	Percent reporting ownership of assets ¹			Percent of units with assets reporting savings used ²		
	No assets	Assets		No savings used	Some savings used	
		Total	\$3,000 or more		Total	\$500 or more
Married couples.....	13	87	71	82	18	9
Less than \$1,000.....	20	80	59	74	26	(³)
\$1,000-1,999.....	16	84	69	81	19	(³)
2,000 and over.....	3	97	84	89	11	(³)
Nonmarried men.....	34	66	41	79	21	8
Less than \$1,000.....	43	57	31	71	29	(³)
\$1,000-1,999.....	25	75	47	92	8	(³)
2,000 and over.....	3	97	82	92	8	(³)
Nonmarried women.....	26	74	42	79	21	10
Less than \$1,000.....	29	71	38	78	22	(³)
\$1,000-1,999.....	8	92	63	83	17	(³)
2,000 and over.....	2	98	72	87	13	(³)

¹ Money in bank or cash savings, face value of life insurance policies, value of stocks and bonds, and home or other property in which \$3,000 or more is invested.

² Used savings, cashed bonds, borrowed on life insurance, or sold or mortgaged property to meet

expenses.

³ Data not available.

Source: Unpublished data from a special survey conducted by the Bureau of the Census for the Institute of Industrial Relations, University of California.

the aged couples reported as having asset holdings (as defined) in the survey of all the aged in 1951 and of about two-fifths of the nonmarried persons with assets were valued at less than \$3,000. About two-fifths of the aged with some savings had a life or annuity policy, and the face value of the policy was treated as an asset.³²

Of the aged economic units with insurance, however, fewer than 1 in 3 reported a policy with a face value exceeding \$1,200. Almost all aged units with holdings of \$3,000 or more owned their homes.

Ownership of assets was most often reported by couples (87 percent) and least often by nonmarried men (66 percent) (table 9 and chart 3). The lower their money income, the less likely were the aged to have any assets from which they might supplement that income. Almost two-fifths of the couples with assets had money incomes of \$2,000 or more, for example, while almost three-fifths of the couples without assets had money incomes of less than \$1,000 in 1951.

Although assets were defined differently in the survey of old-age and survivors insurance beneficiaries and in the survey of all the aged in 1951,³³ it is nevertheless of interest that ownership of assets (as defined) was reported with roughly the same frequency by the beneficiaries as by all aged persons not in institutions. A larger proportion with assets might have been expected among aged beneficiaries because all of them had a past record of employment (as wives of earners if not themselves earners). The self-employed (farm and non-farm), who were not eligible for benefits in 1951 unless they had wage credits as employees, are, however, much more likely than wage and sal-

³² According to surveys of old-age and survivors insurance beneficiaries in Philadelphia and Baltimore (1941) and in St. Louis (1944), the cash-surrender value of life insurance policies was roughly 50 percent of face value for male retired worker beneficiaries and about 40 percent for female retired worker beneficiaries.

³³ See footnotes to tables 9 and 10 for definitions. For detailed data on the assets of beneficiaries, see Margaret L. Stecker, "Old-Age and Survivors Insurance Beneficiaries: Assets and Liabilities at End of 1951," *Social Security Bulletin*, August 1953.

company, which are generally treated as income.³¹ While this reasoning is correct, if cash received from liquidation of assets by the aged were treated as income, then credit used by young families should also be treated as income. Evidence from all sides indicates that many young families tend to overspend their incomes by substantial amounts. If aged persons could prorate their assets over the remaining years of their lives, it might be justifiable to treat the pro rata share as current resources, but such an allocation is obviously not feasible in practice. Treatment of the full amount of an inheritance or lump-sum insurance settlement as current income in the year in which it was received would grossly exaggerate command over goods and services for the recipient.

Asset holdings are nevertheless of great interest as an indication of the economic resources on which the aged may fall back. Likewise, information on the extent to which the

³¹ If income were defined formally as consisting of payments that arise directly as the reward for labor or use of capital, it would be necessary to exclude not only annuities and other periodic payments but also the transfer payments that make up a large portion of the income of the aged. The standard treatment seems a reasonable compromise.

aged do draw on their assets throws some light both on the extent to which their needs exceed their current incomes and on their attitude toward dissavings, as well as on the availability of assets.

Asset Holdings

According to the findings of the survey of all the aged in 1951, almost one-fourth of all aged economic units (couples with aged head and other aged persons, not in institutions) had no assets, defined as money in the bank or cash savings, life insurance, stocks or bonds, or home or other property in which \$3,000 or more was invested. Real property in which the equity was less than \$3,000 was not counted, with the result that the proportion with assets was understated. The extent of the understatement cannot be estimated, however. Among old-age and survivors insurance beneficiaries surveyed in 1951, 15 percent of the homeowners had an equity in their homes of less than \$3,000, and the proportion was probably not very different for all aged homeowners. There is no information on the ownership of liquid assets and life insurance policies by these and other homeowners.

The assets of almost one-fifth of

Table 10.—Assets¹ of couples with head aged 65 and over and other persons aged 65 and over receiving old-age and survivors insurance benefits,² by type and amount of assets, 1951

(Continental United States)

Type and amount of assets	Married couples	Non-married men	Nonmarried women	
			Total	Widows
Percentage distribution				
Total.....	100.0	100.0	100.0	100.0
No assets.....	15.1	40.8	29.3	25.7
Assets, total.....	84.9	59.2	70.8	74.4
Nonliquid only.....	17.3	8.8	11.2	13.0
Nonliquid and liquid.....	51.6	21.6	28.2	33.7
Liquid only.....	16.0	28.8	31.4	27.7
Liquid, total.....	67.6	50.4	59.6	61.4
\$1-499.....	17.9	16.4	18.1	16.9
500-999.....	9.1	6.7	8.7	8.9
1,000-1,999.....	10.8	7.8	8.6	8.7
2,000-2,999.....	6.3	4.5	6.1	6.8
3,000-3,999.....	4.3	3.1	3.7	3.8
4,000-4,999.....	3.2	2.2	2.6	2.7
5,000-9,999.....	8.3	5.0	6.5	7.0
10,000 and over.....	7.8	4.9	5.3	6.6
Median value				
Liquid assets:				
All units.....	\$492	\$12	\$265	\$337
Units with liquid assets...	1,629	1,269	1,347	1,563
Net worth: ³				
All units.....	5,889	294	1,598	2,746
Units with assets in excess of liabilities.....	7,652	3,229	4,701	5,972

¹ Nonliquid assets represent the net value of an owned home, other real estate, and an owned business, and the value of livestock, patents, and copyrights. Liquid assets represent cash, bank deposits, all types of stocks and bonds, and loans to others. Life insurance is not included as an asset. Ninety-one percent of all beneficiary groups with nonliquid assets owned their homes.

² See table 2, footnote 1, for description of beneficiaries covered.

³ Represents the difference between the value of assets and the value of liabilities. The latter represent balances owed on installment purchases, bills due, and borrowings on life insurance and securities and unsecured borrowings. The number of units with assets in excess of liabilities was only fractionally smaller than the number with assets.

Source: Bureau of Old-Age and Survivors Insurance, *More Selected Findings of Old-Age and Survivors Insurance Beneficiaries, 1951*, January 1954, tables A-300 and A-302.

ary workers to have fixed assets and somewhat more likely to have liquid assets.³⁴

The net worth of the beneficiaries consisted of two clearly defined types

³⁴ For analysis of net worth and of liquid asset holdings by occupation, see reports on the 1953 Survey of Consumer Finances in the *Federal Reserve Bulletin*, June and September 1953.

of assets—liquid and nonliquid. By far the most important nonliquid asset was an owned home; 91 percent of all beneficiaries with nonliquid assets were homeowners. Some beneficiaries had nonliquid assets in the form of other real estate or an owned business. The median net worth, defined as total assets in excess of liabilities, was substantial for couples and aged widows, as shown in table 10, but most of the nonmarried old-age beneficiaries reported a relatively low net worth. The situation of the aged with respect to asset holdings would appear far less favorable if net worth were computed exclusive of the value of the equity in owned homes. The argument in support of this approach is that owned homes are important to the aged primarily because of occupancy value, that they are likely to be depreciating steadily because of failure to make repairs, and that they are seldom converted into cash because the aged generally hold them even when they become unsuitable as dwellings for aged persons.

Half the couples headed by an old-age beneficiary had no liquid assets or liquid assets worth less than \$500, and considerably more than half the nonmarried beneficiaries were in that situation. Some liquid assets, how-

ever, were reported by two-thirds of the married men beneficiaries, about three-fifths of the nonmarried women, and half the nonmarried men. For those with liquid assets, the median value varied from less than \$1,300 for nonmarried men to more than \$1,600 for couples. A not insignificant group had sizable holdings.

It might be expected that the relative number of aged persons with some liquid assets would have increased in recent years because of the steady rise in the proportion of the aged with income from employment or social insurance. Information collected in the Surveys of Consumer Finances for the Federal Reserve Board does not support this hypothesis, however. As shown in table 11, the proportion of spending units³⁵ with head aged 65 and over who had no liquid assets (excluding currency) or less than \$500 worth was approximately the same in early 1954 as in early 1948 and 1949. Actually, there has been a deterioration, since consumer prices were about 14 percent higher in early 1954 than in the spring of 1948 and 1949. Any generalization is limited, however, by the fact that expansion of old-age and survivors insurance has permitted an increasing number of aged persons to live alone. Furthermore, more of those living with relatives would be classified as separate spending units because of their benefits. Consequently, the number of spending units with aged head has probably increased more rapidly than the aged population. Those who would earlier have lived with relatives because of lack of resources would be least likely

³⁵ The spending unit is defined to include all persons living in the same dwelling and related by blood, marriage, or adoption, who pool their incomes for major expenses, and also persons living alone. A husband and wife are always treated as one spending unit. Relatives whose incomes amount to more than \$15 a week (\$10 before 1953) and who do not pool their incomes are treated as separate (related secondary) spending units. Pooling is defined as the contribution of more than half the income to the family and is not influenced by the receipt of free room and board. Unrelated persons in the dwelling are designated secondary spending units. Persons living, for example, in large rooming houses, hotels, or YWCA's, are excluded from the survey.

Table 11.—Size of liquid asset holdings of spending units with head aged 65 and over, 1943-49 and 1952-54¹

(Population in private households, continental United States)

Liquid assets	Percentage distribution				
	1954	1953	1952	1949	1948
Total.....	100	100	100	100	100
Zero.....	32	31	32	32	33
\$1-499.....	8	9	6	18	17
500-999.....	10	7	7		
1,000-1,999.....	9	8	7	20	23
2,000-4,999.....	10	11	11		
5,000-9,999.....	18	14	18	15	13
10,000-24,999.....	7				
25,000 and over.....	4	20	20	15	14
	2				

¹ Data relate to the early part of each year. For definition of spending units, see text footnote 35. Liquid assets are defined to include all types of U. S. Government bonds, checking accounts, savings accounts in banks, postal savings, and shares in saving and loan associations and credit unions; currency is excluded.

Source: 1952-54: Unpublished data from Surveys of Consumer Finances, Federal Reserve Board; 1948-49: Janet A. Fisher, "Postwar Changes in Income and Savings Among Consumers in Different Age Groups," *Econometrica*, Jan. 1952, table V, p. 59.

to have liquid asset holdings of much value.

It should also be noted that the data presented cannot be taken as representative of the liquid asset holdings of all aged couples and non-married persons in private households at any one date. Some persons aged 65 and over (generally those with small resources) are classified as members of spending units with younger heads, and the assets of some spending units with aged head include assets of younger members.

Dissavings

Though asset ownership is closely correlated with size of money income for the aged, as for all groups in the population, the lower the income the greater the likelihood that aged persons with savings will use them to supplement income (table 9 and chart 3). If data were available from the survey on the number of aged couples and other aged persons with savings other than an owned home, the proportions would unquestionably be much higher than shown in the table, particularly at the low income levels. Among beneficiary couples surveyed in 1951, for example, the number reporting use of assets was about the same as the number reporting money income from assets when total money income was under \$900, about half as large for those with money incomes of \$1,200-\$1,800, and less than one-third as large for those with \$2,100 or more.

For about 6 percent of all couples with aged head and other aged persons (not in institutions) and 8 percent of those with money incomes of less than \$1,000, dissavings exceeded money income from any one source in 1951. In a preliminary summary of the findings of the survey of all the aged in 1951, it was reported that, although "dissaving in the aggregate amounted to over a billion dollars, it appears to have made a relatively small impact upon total money receipts except in the small percentage of cases in which it was the principal source."³⁶

³⁶ Peter O. Steiner, "The Size, Nature and Adequacy of the Resources of the Aged," *American Economic Review*, May 1954, page 658.

Table 12.—Percent of couples with head aged 65 and over and of other persons aged 65 and over with money income and money receipts¹ of specified amount in 1951, by living arrangements

[Noninstitutional population, continental United States]

Income and receipt levels	All units	Married couples	Non-married men	Non-married women
Total				
Less than \$1,000: Money income.	65.1	38.1	70.2	86.9
Money receipts	60.8	34.2	65.4	83.2
\$3,000 and over: Money income.	10.9	22.0	7.9	2.5
Money receipts	11.7	22.7	8.5	3.1
Living alone				
Less than \$1,000: Money income.	55.9	35.3	68.7	80.9
Money receipts	50.6	30.8	63.7	75.8
\$3,000 and over: Money income.	14.5	24.4	8.6	2.7
Money receipts	15.9	25.4	10.0	3.3
Living with relatives				
Less than \$1,000: Money income.	75.4	44.5	71.6	90.9
Money receipts	72.0	41.7	67.0	87.7
\$3,000 and over: Money income.	6.9	16.3	7.2	2.4
Money receipts	7.2	16.3	7.8	2.9

¹ Defined as money income plus dissavings and the portion of lump-sum insurance payments or inheritances used for current living.

Source: Unpublished data from a special survey conducted by the Bureau of the Census for the Institute of Industrial Relations, University of California.

Since low-income families tend to have smaller asset holdings than high-income families, it may be inferred that those at low income levels who draw heavily on assets will quickly exhaust them.³⁷ It was found, for example, that although three-fifths of all the aged beneficiaries surveyed in 1951 had some assets,

³⁷ Information on the size distribution of the estates left by decedents aged 65 and over would be a useful supplement to data now available on asset holdings by age groups, as an indicator of the extent to which savings are used up by persons in retirement, but efforts to assemble meaningful data have so far been ineffective because of a variety of problems. See Dwight D. Yntema, "Review of the 'Composition of Estates Survey,'" and Horst Menderhausen and Raymond W. Goldsmith, "Measuring Estate Tax Wealth," *Studies of Income and Wealth*, Vol. 14, National Bureau of Economic Research, 1952.

only a small proportion of those with small retirement income had enough liquid assets, if used up at a constant rate over a 10-year period, to bring their annual retirement funds (under 1951 benefit provisions) to \$900 and \$1,500, respectively, for nonmarried beneficiaries and for couples.³⁸

When the aged are classified by money receipts (defined as money income plus dissavings and the portion of lump-sum insurance settlements and inheritances used for current living), the proportion with less than \$1,000 is somewhat smaller and the proportion with \$3,000 or more is slightly larger than when they are classified by money income (table 12). The differences are somewhat greater for those living alone than for those living with relatives. It appears, however, that the addition of dissavings and nonincome money receipts to money income would not alter any generalization based on current money income concerning the concentration of the aged at the bottom of the income scale.

Summary

The rapidly growing importance of social insurance as a form of income maintenance for aged persons needs no further emphasis. At the end of 1954 about 6.6 million persons, or almost half of all persons aged 65 and over, were receiving some income from social insurance or related public retirement or pension programs. Such benefits were the primary source of income for a large majority of the beneficiaries. In the aggregate, payments under the old-age and survivors insurance, railroad retirement, public employees' retirement, and veterans' compensation and pension programs were at an annual rate of about \$4.8 billion, almost one-fourth of the estimated annual money income of all persons aged 65 and over at the end of 1954.

Earnings have continued to be the major source of money income for most aged persons who are still employed—some 3 million at the end of 1954—and about 900,000 wives of

(Continued on page 32)

³⁸ Edna C. Wentworth, "Economic Situation of Aged Insurance Beneficiaries," *Social Security Bulletin*, April 1954, pp. 21-22.

Notes and Brief Reports

Estimated Prevalence of Long-Term Disability, 1954*

The economic, social, and medical plight of men and women with long-term disabilities, the "long-term disabled," has attracted increasing public interest in the past few years. Three laws were enacted by the Eighty-third Congress to assist those who incur disabling injuries and ailments of an extended nature. One measure provides for a substantial expansion of the State-Federal vocational rehabilitation program for the restoration of disabled workers to productive employment. Another amended the Hospital Survey and Construction Act to authorize Federal assistance in constructing comprehensive rehabilitation facilities, chronic disease hospitals, nursing homes, and diagnostic or treatment centers. The third measure preserves the old-age and survivors insurance status of individuals with extended total disability so that their benefit rights will not be impaired when they reach retirement age or die. Earlier, in 1950, Congress had established a grant-in-aid program to help the States finance public assistance payments to needy individuals who are permanently and totally disabled.

This note presents current estimates by the Division of Research and Statistics of the number of persons in the United States with long-term disabilities and the effect of such disability on their availability for employment.¹

The category "long-term disabled," as used here, refers to those persons of all ages who, because of some physical or mental disease or impairment, have for more than 6 months been unable to work or to follow other normal activities—such as keeping house or attending school—

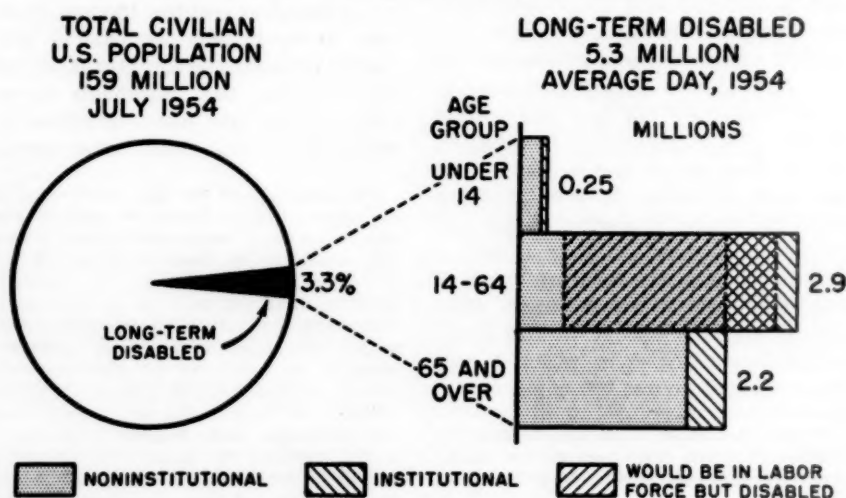
on a regular basis. It should be noted that long-term disability may be defined in various other ways, depending upon the context in which the term is used and the purpose for which the data are being collected. Under the disability freeze provisions of the old-age and survivors insurance program, for example, long-term disability means inability to engage in any substantial gainful employment for a specified period of time, while under a vocational rehabilitation program, disability is defined in terms of physical or mental impairments that constitute a substantial employment handicap. The definition used here excludes persons whose impairments resulting from chronic disease or injury are minor or non-disabling in the sense that they do not prevent the carrying out of regular work or nonwork activities.

On an average day in 1954 there were in the United States approximately 5.3 million persons aged 14-64 with long-term disabilities, as defined here. When children under age 14 and persons aged 65 and over are included, the total number is estimated at 5.3 million. These persons with long-term disabilities represented about 3.3 percent of the total civilian population in the United States. About 4.1 million of them were in the civilian noninstitutional

population, and 1.2 million were in institutions (table 1). As could be expected, the institutional population—inmates of resident institutions, such as mental and tuberculosis hospitals, homes or schools for the mentally and physically handicapped, homes for the aged and dependent, homes and hospitals for the chronically ill, and penal institutions—had a greater prevalence rate of long-term disability than the noninstitutional population—72.1 percent as against 2.6 percent.

Almost 2.2 million or more than two-fifths of all persons with protracted disabilities are estimated to be in the group aged 65 years and over. They comprise 15.7 percent of the aged population, compared with the 2.9 percent disabled for more than 6 months among the group aged 14-64 and the 0.56 percent among children under age 14. Estimating long-term disability among the aged and their availability for employment poses special problems, since it is difficult to distinguish between inability to work because of a disabling condition and inability to work because of the natural process of aging. What is certain, though, is that any realistic assessment of the extent to which additional workers could be recruited from among retired persons in times of national emergency must take into consideration the high proportion of aged persons with permanent disabilities.

Estimated prevalence of long-term disability in the United States, 1954



* Prepared by Alfred M. Skolnik, Division of Research and Statistics, Office of the Commissioner.

¹ For an earlier estimate see I. S. Falk, Barker S. Sanders, and David Federman, *Disability Among Gainfully Occupied Persons* (Bureau Memorandum No. 61), Bureau of Research and Statistics, 1945.

Sickness and disability among the group aged 14-64 have the greatest impact on the manpower resources of the Nation. It is estimated that on an average day as many as 3.7 million persons aged 14-64 are prevented from working or seeking work as a result of both short-term sickness and long-term disabilities. Of these, an estimated 2.2 million would have been incapacitated for more than 6 months.²

Thus, approximately three-fourths of the 2.9 million persons aged 14-64 with disabilities lasting more than 6 months would have been in the labor force but for their disability. The remaining one-fourth consists of persons who, if not disabled, would have been engaged in some activity other than gainful employment—keeping house or attending school, for example. Recent studies of the age group 14-64 suggest that practically all men between the ages of 20 and 64 with long-term disabilities would be active members of the labor force if they were not disabled, while possibly as many as 50 percent of the women with extended incapacities would be at work. It is estimated that 3 out of every 4 persons prevented from engaging in regular employment on an average day as a result of permanent or prolonged physical or mental disabilities are men.

The estimates in this note are derived for the most part from data developed by two special 1949-50 studies of the prevalence of long-term disability in the civilian noninstitutional population aged 14-64, made jointly by the Social Security Administration, the Office of Vocational Rehabilitation, and the Public Health

² These estimates are not necessarily incompatible with earlier estimates, which had indicated that disabling illness kept out of employment a greater proportion of persons with short-term disabilities (i.e., less than 6 months' duration) than persons with long-term disabilities. The current estimates give greater weight to the pronounced seasonal variation in disability rates, especially for temporary illness, which produces a range in the number of persons actually unable to work from 3.4 million on a summer day to 4.0 million on a winter day. With the aging of the population, also, the number of cases of long-term disability has increased more, both absolutely and relatively, than the number of short-term illnesses.

Table 1.—Estimated number of persons in the United States with disabilities lasting more than 6 months on an average day in 1954¹

[In thousands]

Age group	Persons with disabilities lasting more than 6 months		
	Total	Noninstitutional	Institutional
Total.....	5,310	4,100	1,210
Under 14.....	250	200	50
14-64.....	2,900	2,140	760
65 and over.....	2,160	1,760	400

¹ Based on 1949-50 Surveys of Disability, 1935-36 National Health Survey, and 1950 decennial census.

Service, utilizing the sampling facilities of the Bureau of the Census.³ Estimates for the age groups under 14 and over 64 were made by projecting the prevalence rates among the group aged 14-64 on the basis of the rate of increase with age for those disabled more than 12 months that was observed in the 1935-36 National Health Survey.⁴

The estimates of the number of long-term disabled in the institutional population are based on the 1950 decennial census, adjusted for 1954 population on the assumption that changes in the institutional population have paralleled those in the total population. All persons in long-term hospitals and in homes and schools for the mentally and physically handicapped are considered to have been disabled for more than 6 months. For persons in correctional institutions and for persons under age 45 in homes for the aged and the dependent, it is assumed that the prevalence rates are the same as the rates in the 1949-50 surveys for the noninstitutional pop-

³ Marjorie E. Moore and Barkev S. Sanders, "Extent of Total Disability in the United States," *Social Security Bulletin*, November 1950; *Estimates of Prevalence of Disability in the United States, September 1950*, Rehabilitation Service Series, No. 317, Office of Vocational Rehabilitation, April 1955; and Theodore D. Woolsey, *Estimates of Disabling Illness Prevalence in the United States*, Public Health Monograph No. 4, August 1952.

⁴ For a detailed explanation of the methodology, see G. St. J. Perrott, Lucille M. Smith, Maryland Y. Pennell, and Marlon E. Altenderfer, *Care of the Long-Term Patient*, Public Health Service Publication No. 344, January 1954, pages 9-11.

ulation, and that for persons aged 45 and over in homes for the aged and dependent the rates are considerably higher. Other methods of estimating the number of long-term disabled in the population produce results of the same order of magnitude.

The estimates that are given here of the prevalence of disability among workers and "would-be" workers are based on an analysis of the employment status of disabled persons as reported in the 1949-50 surveys of disability. A somewhat lower estimate of potential workers among the disabled is obtained by applying to the disabled the labor-force participation rates of the nondisabled. Since it is thought that the latter method may not fully reflect the potential work status of disabled women, especially housewives with long-term disabilities, the first method was used.

Old-Age Benefits in Current-Payment Status, December 31, 1954

The old-age and survivors insurance program was paying old-age benefits on December 31, 1954, to almost 3.8 million persons—about three-fifths of a million more than in December 1953. The average monthly benefit amount is shown in the accompanying table, which also gives a percentage distribution of the number of beneficiaries according to the size of their benefit. The data are classified by the beneficiaries' State of residence at the end of 1954.

The average old-age benefit being paid in December 1954 was \$59.14, about \$8.00 higher than the average a year earlier. The increase was due chiefly to the higher benefit rates provided by the 1954 amendments. One out of 3 old-age beneficiaries were receiving monthly amounts of \$70.00-\$98.50 at the end of 1954. Slightly less than one-third of all old-age beneficiaries were receiving benefits in the \$50.00-\$69.90 range, and slightly more than one-third were receiving monthly benefits of less than \$50.00. Minimum benefits of \$30.00 were being paid to about 676,000 old-age beneficiaries, 80,000 more than at the end of 1953. As a

Number and average monthly amount of old-age benefits in current-payment status and percentage distribution by amount of benefit, by State, December 31, 1954

[Percentage distribution based on 10-percent sample]

State ¹ (ranked by size of average benefit)	Average old-age benefit	Number of old-age beneficiaries	Percent of old-age beneficiaries receiving—									
			Total	\$30.00	\$30.10-39.99	\$40.00-49.99	\$50.00-59.99	\$60.00-69.99	\$70.00-79.99	\$80.00-89.99	\$90.00-98.50	
Total.....	\$59.14	3,775,134	100.0	17.9	8.8	10.1	13.6	17.1	12.8	9.1	10.6	
Connecticut.....	65.57	67,828	100.0	10.7	6.3	7.6	12.5	17.9	17.5	13.2	14.3	
Michigan.....	64.37	158,548	100.0	13.8	7.2	9.1	12.4	14.9	13.7	10.8	18.1	
New Jersey.....	64.09	148,921	100.0	12.8	6.6	8.6	13.0	17.8	15.2	12.7	13.3	
Pennsylvania.....	62.72	304,784	100.0	12.8	7.5	8.6	13.5	19.1	15.9	10.9	11.7	
Massachusetts.....	62.36	171,693	100.0	12.2	7.2	9.0	14.3	20.7	15.4	10.9	10.3	
Ohio.....	62.20	221,887	100.0	14.9	7.7	9.2	12.8	16.5	14.1	10.6	14.2	
Illinois.....	61.94	234,248	100.0	15.1	7.7	9.2	13.1	16.8	14.4	10.5	13.2	
Rhode Island.....	61.63	29,410	100.0	12.4	6.5	9.1	15.4	20.7	16.1	10.6	9.2	
New York.....	61.36	454,068	100.0	14.0	8.0	9.9	14.0	18.5	14.3	10.2	11.1	
Wisconsin.....	59.73	94,876	100.0	19.7	8.7	9.0	11.8	15.5	13.0	9.1	13.2	
Delaware.....	59.67	8,840	100.0	19.4	8.8	9.4	12.7	15.7	13.0	10.4	10.6	
Washington.....	59.52	77,986	100.0	15.9	8.2	10.6	15.8	17.1	12.8	7.8	11.8	
Florida.....	59.44	103,682	100.0	19.5	8.7	9.3	12.9	15.3	11.9	11.7	10.7	
West Virginia.....	58.81	43,392	100.0	18.9	7.7	9.4	13.5	18.9	15.5	7.0	9.1	
California.....	58.73	334,555	100.0	17.0	8.6	11.7	14.9	16.5	12.5	8.8	10.0	
Oregon.....	58.51	53,242	100.0	18.2	7.7	11.3	16.0	17.2	10.5	8.0	11.1	
Indiana.....	58.31	109,812	100.0	19.8	9.2	10.1	13.1	16.0	11.6	8.5	11.7	
Arizona.....	58.19	15,322	100.0	23.1	9.3	9.8	13.3	14.3	11.2	9.1	9.9	
Utah.....	58.18	12,339	100.0	20.6	8.5	9.5	13.3	16.2	13.3	8.3	10.3	
Maryland.....	58.03	50,987	100.0	18.2	9.7	10.0	14.0	17.6	11.9	8.9	9.7	
Dist. of Col.....	57.73	14,838	100.0	15.9	9.6	12.2	14.9	17.9	12.8	7.9	8.8	
New Hampshire.....	57.50	21,240	100.0	14.6	9.1	11.0	17.4	20.1	12.6	7.9	7.3	
Minnesota.....	57.41	71,118	100.0	21.2	9.5	10.5	13.2	16.1	11.7	8.2	9.6	
Nevada.....	56.70	4,146	100.0	21.5	10.0	10.3	17.4	15.9	11.5	6.2	7.2	
Missouri.....	56.62	100,633	100.0	20.8	9.7	11.1	13.9	16.8	11.5	8.0	8.2	
Wyoming.....	56.49	5,315	100.0	24.6	9.0	8.0	15.1	15.6	12.5	7.6	7.6	
Hawaii.....	56.49	8,111	100.0	19.9	9.8	13.0	13.0	14.9	13.6	9.1	6.7	
Colorado.....	56.43	31,609	100.0	23.4	9.1	9.7	14.2	15.3	12.5	7.6	8.2	
Alaska.....	56.15	1,960	100.0	19.4	10.0	10.8	13.9	17.7	10.4	6.1	11.7	
Vermont.....	55.88	11,523	100.0	19.1	11.2	10.0	15.0	17.2	11.2	8.9	7.4	
Montana.....	55.75	13,800	100.0	24.1	10.7	10.1	13.5	16.9	10.2	6.9	7.6	
Maine.....	55.25	34,019	100.0	21.1	10.3	10.8	15.5	17.9	11.8	6.5	6.1	
Iowa.....	54.60	60,349	100.0	24.7	11.1	10.9	12.5	15.9	10.1	6.7	8.1	
Virginia.....	54.53	54,447	100.0	23.0	10.5	11.4	13.5	18.2	10.0	6.9	6.5	
Kansas.....	54.06	43,083	100.0	24.1	11.6	12.1	13.4	16.1	9.7	6.0	7.0	
Kentucky.....	53.95	51,757	100.0	23.8	11.6	10.9	13.9	16.7	10.3	5.6	7.2	
Nebraska.....	53.69	27,765	100.0	24.5	11.6	11.7	10.8	17.6	10.2	6.9	6.7	
Idaho.....	53.62	12,649	100.0	24.5	11.0	13.4	11.8	15.4	8.5	6.6	8.8	
Texas.....	52.67	111,706	100.0	27.1	11.2	11.6	13.2	14.6	8.5	6.4	7.4	
Oklahoma.....	52.62	39,331	100.0	26.9	11.5	12.0	11.7	15.9	9.6	5.9	6.5	
New Mexico.....	52.24	7,596	100.0	29.2	10.0	10.7	13.3	12.9	9.0	6.6	8.3	
South Dakota.....	52.14	10,505	100.0	25.8	12.4	11.5	12.8	17.7	9.2	4.9	5.7	
North Carolina.....	52.11	48,855	100.0	26.3	11.3	11.5	15.2	17.3	8.9	5.1	4.4	
South Carolina.....	51.98	22,947	100.0	25.8	10.7	12.1	15.8	16.2	9.2	5.2	5.0	
Alabama.....	51.55	43,696	100.0	27.7	10.9	11.7	14.8	15.7	8.8	5.0	5.4	
Louisiana.....	51.54	35,739	100.0	26.8	12.1	12.0	14.8	13.5	8.3	5.8	6.7	
Tennessee.....	50.93	48,172	100.0	28.5	12.5	12.3	14.2	15.6	7.6	4.3	5.0	
Georgia.....	50.60	45,041	100.0	29.1	13.3	12.6	12.7	14.3	7.6	5.0	5.4	
North Dakota.....	50.57	7,389	100.0	30.9	12.8	11.0	12.1	14.4	8.2	5.5	5.1	
Arkansas.....	48.58	31,389	100.0	32.6	13.3	11.8	12.6	14.2	7.0	3.9	4.6	
Mississippi.....	47.19	23,040	100.0	35.3	13.1	11.8	12.3	14.2	6.2	3.5	3.6	
Virgin Islands ²	42.11	160										
Puerto Rico.....	40.71	10,173	100.0	33.6	33.0	11.3	6.9	10.0	2.5	.9	1.8	
Foreign.....	62.07	23,673	100.0	10.6	5.7	9.1	14.7	24.9	18.0	8.2	8.8	

¹ Beneficiary's State of residence.

² Too few cases in the sample for a reliable distribution.

proportion of all old-age beneficiaries, however, the number of persons receiving minimum benefits declined about 0.6 percent to 17.9 percent.

Among the 48 States the average monthly old-age benefit at the end of 1954 ranged from \$65.57 in Connecticut to \$47.19 in Mississippi. Benefits of \$70.00-\$98.50 were being paid to 45 percent of the old-age beneficiaries in Connecticut and to 13 percent in Mississippi; benefits of

\$30.00-\$49.99 went to only 25 percent of the old-age beneficiaries in Connecticut and to 60 percent in Mississippi. In Puerto Rico, where the average benefit was only \$40.71, 4 out of 5 old-age beneficiaries were receiving benefits of less than \$50.00.

The average old-age benefit was highest in the Northeastern States and in certain North Central States, somewhat lower in the Middle West and Far West, and for the most part

lowest in the Southern States. Four of the five States with the highest average old-age benefits are in the Northeast, while four of the five States with the lowest average benefits are in the South. The lower average benefits in the Southern States reflected mainly the more frequent periods of noncovered employment in the wage histories of beneficiaries in this area; the result was a reduction in the average monthly wages from which their benefits were computed. The averages also reflected, to some extent, regional differences in wage rates.

Recent Publications*

Social Security Administration

MYERS, ROBERT J., and RASOR, EUGENE A. *Long-Range Cost Estimates for Old-Age and Survivors Insurance, 1954.* (Actuarial Study No. 39.) Washington: Division of the Actuary, Dec. 1954. 46 pp. Processed.

The sixth in a series. Limited free distribution; apply to the Division of the Actuary, Social Security Administration, Washington 25, D. C.

General

ALTMAYER, ARTHUR J. "The Development of Social Security in the United States." *Bulletin of the International Social Security Association*, Geneva, Dec. 1954, pp. 447-462. \$2.50 a year.

ANDERSON, WILLIAM. *The Nation and the States, Rivals or Partners?* Minneapolis: University of Minnesota Press, 1955. 263 pp. \$3.75. History and problems of Federal-State relations.

BRACKMANN, KURT. *Handbuch der Sozialversicherung; Eine Systematische Darstellung.* 4th edition. Bad Godesberg: Asgard-Verlag. 2 vols., loose leaf.

Detailed information as of August 1954 on German health, work acci-

(Continued on page 24)

* Prepared in the Library, Department of Health, Education, and Welfare. Orders for items listed should be directed to publishers and booksellers; Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940-55
(In thousands; data corrected to May 4, 1955)

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs				
		Monthly retirement and disability benefits ¹				Survivor benefits				Temporary disability benefits ²		State laws ¹⁰	Veterans' legisla- tion ¹²	Rail- road Unem- ploy- ment Insur- ance Act ¹¹		
		Social Security Act	Rail- road Retirement Act	Civil Ser- vice Com- mission ³	Veter- ans Ad- minis- tration ⁴	Monthly				Lump-sum ⁷						
						Social Security Act ⁴	Rail- road Retirement Act ⁵	Civil Ser- vice Com- mission ³	Veter- ans Ad- minis- tration ⁶	Social Security Act	Other ⁸					
Number of beneficiaries																
1954																
March		4,395.7	386.5	202.3	2,565.8	1,834.6	163.4	57.5	1,111.1	49.6	14.0	39.4	29.9	1,953.3	102.5	138.5
April		4,466.4	388.8	204.4	2,575.1	1,856.5	164.2	58.4	1,115.2	51.2	13.3	37.6	27.3	1,893.9	99.9	139.5
May		4,524.4	391.5	205.7	2,583.0	1,873.3	164.9	59.1	1,116.8	44.2	11.8	36.1	23.4	1,849.6	93.2	103.7
June		4,577.5	392.6	207.3	2,590.4	1,891.3	165.7	60.6	1,129.9	44.8	12.1	39.2	27.6	1,817.6	95.9	98.2
July		4,620.3	395.9	208.6	2,598.0	1,901.0	165.3	60.9	1,130.1	40.9	11.7	37.7	24.1	1,597.3	96.3	78.8
August		4,678.5	398.5	210.8	2,605.8	1,919.7	165.7	61.7	1,133.9	46.8	12.0	38.8	36.2	1,522.6	99.5	103.8
September		4,733.7	398.6	212.1	2,612.0	1,921.3	165.2	62.4	1,133.6	34.7	10.7	37.6	33.5	1,413.9	91.4	97.6
October		4,779.1	400.5	213.2	2,618.3	1,940.2	168.6	63.3	1,130.2	39.2	11.1	37.0	35.2	1,299.3	74.8	98.4
November		4,833.5	401.0	215.1	2,623.8	1,963.9	175.6	64.1	1,129.1	38.9	10.4	36.6	37.3	1,223.1	72.9	112.4
December		4,897.6	403.2	216.5	2,631.0	1,988.9	182.7	64.8	1,127.6	43.8	11.3	37.0	36.2	1,365.1	87.1	133.6
1955																
January		4,965.5	404.9	217.8	2,635.1	2,001.8	186.7	65.5	(17)	40.0	11.0	36.6	40.2	1,667.6	105.6	140.7
February		5,070.4	405.9	219.5	2,637.8	2,015.5	189.0	66.4	(17)	38.7	11.1	37.0	30.6	1,671.9	111.2	122.0
March		5,170.2	410.3	220.7	2,642.7	2,030.6	190.8	67.5	(18)	44.0	15.2	40.2	30.5	1,570.1	106.9	111.0
Amount of benefits ¹⁴																
1940.	\$1,183,462	\$17,150	\$114,166	\$62,019	\$317,851	\$6,371	\$1,448		\$105,690	\$11,833	\$12,267			\$518,700		\$15,961
1941.	1,079,648	51,169	119,912	64,933	320,561	23,644	1,559		111,799	13,270	13,943			344,321		14,537
1942.	1,124,351	76,147	122,806	68,115	325,265	39,523	1,603		111,193	15,005	14,342			344,084		6,268
1943.	914,553	92,943	125,795	72,961	331,350	55,152	1,704		116,133	17,843	17,255	\$2,857		79,643		917
1944.	1,109,673	113,487	129,707	77,193	456,279	73,451	1,765		144,302	22,034	19,238	5,035		62,385	\$4,215	582
1945.	2,051,694	148,107	137,140	83,874	697,830	99,651	1,772		254,238	26,127	23,431	4,669		445,866	126,630	2,359
1946.	5,140,174	222,320	149,188	94,585	1,268,984	127,933	1,817		333,640	27,851	30,610	4,761		1,094,850	1,743,718	39,917
1947.	4,684,564	287,554	177,053	106,876	1,676,029	149,179	19,283		382,515	29,460	33,115	26,024	\$11,368	776,165	970,542	39,401
1948.	4,490,297	332,022	208,642	132,852	1,711,182	171,837	36,011	\$918	413,912	32,315	32,140	35,592	30,843	793,265	510,167	28,599
1949.	5,672,234	437,420	240,893	158,973	1,692,215	196,586	39,257	4,317	477,406	33,158	31,771	59,066	30,103	1,737,279	430,194	103,596
1950.	5,286,020	651,409	254,240	175,787	1,732,208	276,945	43,884	8,409	491,579	32,740	33,578	89,259	28,099	1,373,426	34,653	59,804
1951.	5,651,701	1,321,061	268,733	196,529	1,647,938	306,803	49,527	14,014	519,398	57,337	33,356	147,846	26,297	840,411	2,234	20,217
1952.	6,452,932	1,539,327	361,200	225,120	1,722,225	591,504	74,085	19,986	572,983	63,298	37,251	167,665	34,689	998,267	3,539	41,793
1953.	7,339,541	2,175,311	374,112	269,300	1,840,437	743,536	83,319	27,325	613,475	87,451	43,377	186,145	45,150	962,221	41,698	46,884
1954.	9,653,174	2,697,982	428,900	298,126	1,921,380	879,952	93,201	32,530	628,801	92,229	41,480	197,800	49,173	2,026,866	107,666	157,088
1955																
March	804,247	200,703	31,305	24,249	157,558	65,983	6,919	2,598	51,630	8,580	4,039	4,960	3,792	215,650	10,817	15,464
April	792,084	204,336	31,526	24,321	157,612	66,908	6,966	2,608	50,761	8,558	4,198	4,587	3,236	200,837	10,129	15,201
May	774,260	207,399	31,751	24,527	157,347	67,672	7,002	2,645	51,269	7,734	3,522	4,248	2,845	185,601	8,956	11,742
June	785,941	210,254	32,859	24,641	157,624	68,448	7,049	2,690	51,194	7,926	3,530	4,875	3,329	190,959	9,736	10,827
July	760,974	212,596	33,120	24,905	157,765	68,896	7,049	2,736	49,996	7,180	3,559	4,720	2,685	167,980	9,885	7,902
August	770,154	215,609	33,312	25,204	159,293	69,640	7,076	2,767	51,311	8,376	3,547	4,862	4,414	162,653	10,230	11,860
September	799,498	247,151	33,441	25,356	158,058	78,805	7,634	2,801	51,198	6,153	3,020	4,728	5,033	153,737	9,440	12,943
October	802,285	250,055	33,610	25,499	166,749	79,673	7,859	2,827	56,877	7,240	3,124	4,451	5,383	135,299	7,384	16,249
November	804,303	253,512	33,681	25,727	168,430	80,699	8,308	2,876	55,849	7,449	2,900	4,626	5,502	132,089	7,523	15,132
December	839,014	257,522	33,883	25,977	169,325	81,820	8,714	2,933	56,427	8,486	3,225	4,890	5,460	153,050	9,381	17,921
1955																
January	861,694	262,411	34,019	26,180	168,508	82,408	8,935	2,972	56,608	7,834	3,434	4,412	5,070	170,575	10,199	18,129
February	857,480	270,112	34,140	26,320	168,451	83,109	9,061	2,988	56,770	7,467	3,137	4,241	3,859	163,098	10,235	14,492
March	886,068	277,293	34,556	26,627	170,656	83,944	9,163	3,008	57,325	8,646	4,314	5,307	4,368	175,010	11,338	14,453

¹ Under the Social Security Act, retirement benefits—old-age, wife's, and husband's benefits, and benefits to children of old-age beneficiaries—partly estimated. Under the other 3 systems, benefits for age and disability; beginning December 1951, spouse's annuities under the Railroad Retirement Act.

² Data for civil-service retirement and disability fund; excludes noncontributory payments made under the Panama Canal Construction Annuity Act. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections.

³ Pensions and compensation, and subsistence payments to disabled veterans undergoing training.

⁴ Mother's, widow's, widower's, parent's, child's benefits; partly estimated.

⁵ Annuities to widows under joint and survivor elections and, beginning February 1947, survivor benefits—widow's, widower's (first paid December 1951), widow's current, parent's, and child's benefits.

⁶ Payments to widows, parents, and children of deceased veterans.

⁷ Number of decedents on whose account lump-sum payments were made.

⁸ Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs.

⁹ First payable in Rhode Island, April 1943; in California, December 1946; in New Jersey, January 1949; in New York, July 1950 (monthly data not available); and under the railroad programs, July 1947. Excludes hospital benefits in California and hospital, surgical, and medical benefits in New York; also excludes

private plans in California and New Jersey except for calendar-year totals.

¹⁰ Represents average weekly number of beneficiaries.

¹¹ Represents average number of beneficiaries in a 14-day registration period.

¹² Beginning September 1944, under the Servicemen's Readjustment Act, readjustment allowances to unemployed and self-employed veterans of World War II. Beginning November 1952, under the Veterans' Readjustment Assistance Act, unemployment compensation benefits to veterans with military service since June 1950. Number represents average weekly claims paid.

¹³ Not available.

¹⁴ Payments: under the Social Security Act annual data represent Treasury disbursements and under the Railroad Retirement Act, amounts certified (for both programs monthly data for monthly benefits represent benefits in current-payment status); under the Railroad Unemployment Insurance Act, amounts certified; for Veterans Administration programs, except the readjustment allowance program, disbursements; under the State unemployment and temporary disability insurance laws, the Servicemen's Readjustment Act, and the Veterans' Readjustment Assistance Act, checks issued; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Adjusted on annual basis except for civil-service data and payments under the Railroad Unemployment Insurance Act, which are adjusted monthly.

¹⁵ Partly estimated.

¹⁶ Source: Based on reports of administrative agencies.

Table 2.—Estimated payrolls in employment covered by selected programs in relation to civilian wages and salaries, by specified period, 1939–54¹

[Amounts in millions; corrected to May 3, 1955]

Period	Wages and salaries ²		Payrolls ³ covered by—					
	Total	Civilian	Old-age and survivors insurance ⁴		State unemployment insurance ⁵		Railroad retirement and unemployment ⁶ insurance ⁷	
			Amount	Percent of civilian wages and salaries	Amount	Percent of civilian wages and salaries	Amount	Percent of civilian wages and salaries
Calendar year:								
1939.....	\$45,939	\$45,552	\$32,125	70.5	\$28,980	63.6	\$2,180	4.8
1940.....	49,818	49,255	35,560	72.2	32,352	65.7	2,280	4.9
1941.....	62,087	60,221	45,286	75.2	41,985	69.7	2,697	4.5
1942.....	82,107	75,939	57,950	76.3	54,548	71.8	3,394	4.5
1943.....	105,619	91,486	69,379	75.8	65,571	72.0	4,100	4.5
1944.....	117,015	96,982	73,060	75.3	68,886	71.0	4,523	4.7
1945.....	117,563	95,744	71,317	74.5	66,411	69.4	4,530	4.7
1946.....	111,864	104,046	79,003	75.9	73,145	70.3	4,883	4.7
1947.....	122,839	118,771	92,088	77.5	86,234	72.6	5,113	4.3
1948.....	135,135	131,165	101,892	77.7	95,731	73.0	5,539	4.2
1949.....	134,376	130,128	99,645	76.6	93,520	71.9	5,113	3.9
1950.....	146,527	141,528	109,439	77.3	102,835	72.7	5,327	3.8
1951.....	170,776	162,136	132,000	81.4	118,243	72.9	6,101	3.8
1952.....	185,070	174,636	143,000	81.9	127,320	72.9	6,185	3.5
1953.....	198,057	187,773	156,000	83.1	138,657	73.8	6,147	3.3
1953								
January–March.....	48,015	45,438	37,000	81.4	32,885	72.4	1,476	3.2
April–June.....	49,368	46,750	38,000	81.3	34,265	73.3	1,553	3.3
July–September.....	50,159	47,575	39,000	82.0	34,651	72.8	1,591	3.3
October–December.....	50,515	48,010	42,000	87.5	36,856	76.8	1,527	3.2
1954								
January–March.....	47,878	45,446	36,000	79.2	32,465	71.4	1,384	3.0
April–June.....	48,309	45,919	37,000	80.6	33,472	72.9	1,390	3.0
July–September.....	49,065	46,661	38,000	81.4	33,874	72.6	1,405	3.0

¹ Continental United States, except as otherwise noted (see footnotes 2 and 7).

² Represents estimated wages and salaries, in cash and in kind, earned in specified period in continental United States and, in addition, pay of Federal civilian personnel in all other areas; includes employee contributions to social insurance and related programs. Quarterly data reflect prorating of year-end bonus payments.

³ Wages paid in specified period.

⁴ Through 1950 represents taxable wages plus estimated nontaxable wages in excess of \$3,000 earned in employment covered by program; beginning Jan. 1, 1951, taxable wages plus estimated nontaxable wages in excess of \$3,000. Ex-

cludes earnings of self-employed persons covered since Jan. 1, 1951.

⁵ Taxable wages plus nontaxable wages earned in employment covered by program; excludes earnings of railroad workers covered by State laws through June 1939.

⁶ Beginning 1947, includes temporary disability insurance.

⁷ Taxable wages plus nontaxable wages in excess of \$300 a month; includes a small amount of taxable wages for Alaska and Hawaii.

Source: Data on wages and salaries from the Office of Business Economics, Department of Commerce; data on payrolls for selected programs based on reports of administrative agencies.

RECENT PUBLICATIONS

(Continued from page 22)

dent, and old-age, invalidity, and survivors insurance.

INDUSTRIAL RELATIONS RESEARCH ASSOCIATION. *Proceedings of the Sixth Annual Meeting, Washington, D. C., December 28–29, 1953.* L. Tripp, editor. Madison, Wis.: The Association, 1954. 357 pp. \$3.

Includes papers on social security, the guaranteed annual wage, the labor movement in underdeveloped areas, and the mobility of industry and labor in the United States.

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curity. Geneva: International Labor Office, 1954. 154 pp. Processed.

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Retirement and Old-Age

BROWER, F. BEATRICE. "Insurance for Retired Employees." *Management Record*, New York, Vol. 17, Mar. 1955, pp. 104–107.

The trend toward the extension of insurance benefits to retired employees and their dependents.

CALIFORNIA. ASSEMBLY INTERIM COMMITTEE ON SOCIAL WELFARE. *The Nonpsychotic Seniles and Related Problems. Report . . .* (Assembly Interim Committee Reports, 1953–1955, Vol. 19, No. 1.) Sacramento: The Committee, 1955. 109 pp.

The problem of elderly patients who are inappropriately sent to State mental hospitals.

DAVID, PRESTON, and BAXT, ROLAND. "Employment for Pensioners." *Social Casework*, New York, Vol. 36, Apr. 1955, pp. 162–165. 50 cents.

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INTERNATIONAL LABOR OFFICE. *Administrative Practice of Social Insurance.* (Studies and Reports, New Series, No. 40.) Geneva: The Office, 1955. 86 pp. \$1.

MYERS, ROBERT J. "The Purpose of a Retirement Test in an Old-Age Security System." *Bulletin of the International Social Security Association*, Geneva, Dec. 1954, pp. 463–473. \$2.50 a year.

WILLCOX, ALANSON W. "The Contributory Principle and the Integ-

(Continued on page 28)

Social Security

Table 3.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1952-55

[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions ¹	Federal civil-service contributions ²	Taxes on carriers and their employees	State unemployment contributions ³	Federal unemployment taxes ⁴	Railroad unemployment insurance contributions ⁵
Fiscal year:						
1952-53.....	\$4,096,602	\$744,646	\$619,959	\$1,367,806	\$276,557	\$25,066
1953-54.....	4,589,182	464,363	603,042	1,246,230	285,135	27,656
9 months ended:						
March 1953.....	2,917,391	640,486	470,573	970,206	253,355	19,025
March 1954.....	3,018,745	361,798	463,541	909,566	251,309	16,676
March 1955.....	3,251,761	341,108	447,973	774,899	257,309	18,172
1954						
March.....	597,809	35,230	49,068	8,476	18,653	5,200
April.....	284,915	24,069	5,525	132,866	3,284	125
May.....	777,733	33,439	87,468	195,905	18,773	1,160
June.....	508,555	45,058	45,315	7,893	1,270	7,382
July.....	218,238	60,722	7,694	126,538	1,563	425
August.....	764,227	42,536	79,783	192,454	17,894	944
September.....	224,915	30,498	48,202	6,678	951	4,461
October.....	189,170	28,521	12,282	81,281	1,409	60
November.....	571,621	35,945	96,854	165,102	17,345	1,084
December.....	332,185	45,589	53,783	11,560	661	4,936
1955						
January.....	114,438	23,697	8,373	63,526	11,918	-77
February.....	274,568	33,726	85,159	120,179	168,387	991
March.....	562,399	39,872	55,844	7,580	37,180	5,349

¹ Represents contributions of employees and employers in employments covered by old-age and survivors insurance (beginning December 1952, adjusted for employee-tax refunds); from May 1951, includes deposits made in the trust fund by States under voluntary coverage agreements; beginning January 1951, on an estimated basis.

² Represents employee and Government contributions to the civil-service retirement and disability fund; Government contributions are made in 1 month for the entire fiscal year.

³ Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 2 States, contributions from employees; excludes contributions collected for deposit in State sickness insurance

funds. Data reported by State agencies.

⁴ Represents taxes paid by employers under the Federal Unemployment Tax Act.

⁵ Beginning 1947, also covers temporary disability insurance.

⁶ Monthly data do not add to fiscal-year totals shown due to changes in Treasury accounts, effective February 17, 1954. Fiscal-year totals as shown in the *Final Statement of Receipts and Expenditures of the U. S. Government for the period from July 1, 1953 through June 30, 1954.*

⁷ Includes contributions from the Federal Government.

Source: *Daily Statement of the U. S. Treasury*, unless otherwise noted.

Table 4.—Status of the unemployment trust fund, by specified period, 1936-55 ¹

[In thousands]

Period	Total assets at end of period ²	Net total of U. S. Government securities acquired ³	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account ⁴			
				Deposits	Interest earned	Withdrawals ⁵	Balance at end of period	Deposits	Interest earned	Withdrawals	Balance at end of period ⁶
Cumulative, January 1936-March 1955.....	\$8,415,334	\$8,361,410	\$2,375	\$19,840,775	\$2,042,706	\$13,970,345	\$7,913,136	\$1,177,356	\$193,157	\$933,007	\$437,506
Calendar year:											
1953.....	9,556,549	521,916	15,882	1,350,011	201,277	969,894	8,891,602	19,399	16,189	92,451	664,947
1954.....	8,749,444	-805,076	4,486	1,135,261	198,602	2,032,194	8,193,272	17,287	13,692	204,078	491,848
Fiscal year:											
1952-53.....	9,250,069	589,961	20,850	1,371,184	188,587	908,442	8,559,297	19,906	16,415	97,921	690,772
1953-54.....	8,995,709	-248,075	5,352	1,245,961	208,841	1,604,819	8,409,280	22,079	15,633	142,055	586,429
3 quarters ending:											
March 1953.....	9,034,625	326,979	23,963	972,025	140,047	686,134	8,333,907	16,282	12,440	80,375	700,718
March 1954.....	9,217,167	-87,056	11,403	909,377	157,713	1,032,356	8,594,031	15,593	12,026	95,225	623,136
March 1955.....	8,415,334	-627,557	2,375	775,225	141,162	1,412,531	7,913,136	10,893	8,873	168,688	437,506
1954											
January-March.....	9,217,167	-395,019	11,403	217,160	52,274	567,005	8,594,031	3,684	3,845	49,340	623,136
April-June.....	8,995,709	-161,019	5,352	336,584	51,128	572,463	8,409,280	6,486	3,607	46,800	586,429
July-September.....	8,847,146	-200,019	5,184	326,039	48,006	485,915	8,297,410	3,487	3,271	43,450	549,736
October-December.....	8,749,444	-49,019	4,486	255,478	47,195	406,811	8,193,272	3,630	2,970	64,488	491,848
1955											
January-March.....	8,415,334	-378,519	2,375	193,707	45,962	519,805	7,913,136	3,776	2,633	60,750	437,506

¹ Beginning with this issue, data on the status of the fund will be published quarterly instead of monthly. The source, formerly a Treasury report keyed to the *Daily Statement of the U. S. Treasury*, has been changed to other Treasury reports that permit precise crediting of interest among the 3 accounts. Data are not comparable with those published earlier due to the following differences in accounting methods: present source records interest on a ledger (accrual) basis, credits deposits and charges withdrawals as dated, and includes uncleared deposits in total assets; former source records interest as deposited, items in transit as of date received, and excludes uncleared deposits from total assets.

² Beginning December 1954, includes assets of the Federal unemployment account, under the Employment Security Administrative Financing Act of 1954.

³ Includes accrued interest and repayments on account of interest on bonds at

time of purchase; minus figures represent primarily net total of securities redeemed.

⁴ Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.

⁵ Includes withdrawals of \$79,169,000 for disability insurance benefits.

⁶ Beginning July 1947, includes temporary disability program.

⁷ Includes transfers to the account from railroad unemployment insurance administration fund amounting to \$97,646,000 and transfers of \$12,338,000 out of the account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

Source: Unpublished Treasury reports.

Table 5.—Status of the old-age and survivors insurance trust fund, by specified period, 1937–55
(In thousands)

Period	Receipts		Expenditures			Assets		
	Net contribution income and transfers ^{1 2}	Interest received ³	Benefits payments ²	Administrative expenses ^{4 5}	Net total of U. S. Government securities acquired ⁶	Cash with disbursing officer at end of period ⁷	Credit of fund account at end of period ⁸	Total assets at end of period ⁹
Cumulative, January 1937–								
March 1955.....	\$33,800,202	\$3,225,759	\$15,837,004	\$796,042	\$19,837,708	\$476,072	\$79,135	\$20,392,915
Fiscal year 1953–54.....	4,589,182	450,504	3,275,556	88,636	1,522,270	373,449	329,303	20,042,615
9 months ended:								
March 1953.....	2,917,391	200,039	1,872,913	66,959	871,344	286,227	346,972	17,777,594
March 1954.....	3,018,745	239,504	2,391,019	64,812	531,362	358,974	460,845	19,168,775
March 1955.....	3,251,761	250,430	3,078,153	73,739	497,844	476,072	79,135	20,392,915
1954.....								
March.....	597,899	10,946	287,370	7,180	194,918	358,974	460,845	19,168,775
April.....	284,915	14,818	293,884	7,502	245,941	360,145	212,080	19,167,122
May.....	777,733		292,969	7,447	229,000	370,317	449,226	19,643,440
June.....	508,555	196,182	296,683	8,878	515,967	373,449	329,303	20,042,615
July.....	218,238	* 9,551	292,587	7,434	70,000	403,212	157,308	19,970,384
August.....	764,227		288,205	6,782	180,000	422,619	457,411	20,439,623
September.....	221,915	10,946	323,160	7,374	82,918	467,311	234,855	20,344,950
October.....	189,170	14,995	349,564	7,682	—24,059	476,183	99,964	20,191,869
November.....	571,621		345,053	9,951		490,889	298,875	20,408,485
December.....	332,185	198,622	355,015	8,184	243,797	531,880	181,394	20,575,795
1955.....								
January.....	114,438	764	361,216	8,323	—113,430	551,771	20,597	20,321,458
February.....	274,568	2,186	373,339	8,856	—122,944	466,506	123,364	20,216,019
March.....	562,399	13,366	390,013	8,853	211,562	476,072	79,135	20,392,915

¹ For July 1940 to December 1950 equals taxes collected; beginning January 1951, equals amounts appropriated (estimated tax collections) and, from May 1951, deposits by States under voluntary coverage agreements. For 1947–51 includes amounts appropriated to meet costs of benefits payable to certain veterans' survivors. Includes deductions to adjust for reimbursement to the General Treasury of the estimated amount of taxes subject to refund for employees who paid contributions on more than \$3,600 a year (through working for more than 1 employer)—\$51 million in September 1954 for 1953 taxes.

² Cumulative totals and fiscal year 1953–54 totals revised to correspond with *Final Statement of Receipts and Expenditures of the U. S. Government for the Period from July 1, 1953 through June 30, 1954*. Monthly data, derived from inception cumulative totals, revised from June 1954 to October 1954. Monthly data for fiscal year 1953–54 do not add to fiscal-year total because of the nature of certain of the revisions.

³ Includes interest transferred from the railroad retirement account under the financial interchange provision of the Railroad Retirement Act, as amended in

1951. See footnote 6.

⁴ Represents net expenditures for administration. Beginning November 1951, adjusted for reimbursements to trust fund of small amounts for sales of supplies and services. Beginning October 1953, includes amounts for expenses of plans and preparations for construction authorized by P.L. 170, 83d Cong., 1st sess.

⁵ Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase.

⁶ Represents interest transferred from the railroad retirement account—in February 1954 on \$488.2 million for the fiscal year 1952–53 and in July 1954 on \$424.5 million for the fiscal year 1953–54—in each case on the estimated amount that would place the old-age and survivors insurance trust fund in the same position it would have been in at the beginning of the fiscal year if railroad employment had always been covered under old-age and survivors insurance.

Source: *Monthly Statement of Receipts and Expenditures of the U. S. Government* and unpublished Treasury report.

Table 6.—Old-age and survivors insurance: Number of monthly benefits awarded, for selected types of benefit, 1950–54
(Corrected to Apr. 19, 1955)

Year and quarter	Wife's or husband's				Child's			Widow's or widower's			Mother's		
	Total	Wife aged 65 or over	Husband	Wife under age 65	Total	Children of retired workers	Children of deceased workers	Total	Widow	Widower	Total	Widowed mother	Divorced wife
1950.....	162,768	152,310	812	9,646	122,641	25,495	97,146	66,735	66,672	63	41,101	41,089	12
1951.....	228,887	193,966	3,077	31,844	230,500	40,958	189,542	89,591	89,324	267	78,323	78,181	142
1952.....	177,707	161,985	2,007	13,715	183,345	24,695	158,650	92,302	91,962	340	64,875	64,776	99
1953.....	246,856	225,617	2,992	18,247	212,178	33,868	178,310	112,866	112,467	399	71,945	71,861	84
1954.....	236,754	214,844	2,606	19,304	212,796	35,976	176,820	128,019	127,624	395	70,777	70,702	75
1950.....													
January–March.....	30,492	30,492			30,762	4,054	26,708	18,194	18,194		11,183	11,183	
April–June.....	28,444	28,444			28,786	3,713	25,073	17,893	17,893		10,425	10,425	
July–September.....	26,517	26,222	11	284	24,877	3,065	21,812	15,497	15,494	3	9,056	9,056	0
October–December.....	77,315	67,152	801	9,362	38,216	14,723	23,493	15,151	15,091	60	10,437	10,425	12
1951.....													
January–March.....	76,352	65,210	1,227	9,915	65,399	14,511	50,888	23,842	23,766	76	21,668	21,642	26
April–June.....	62,926	49,709	835	12,382	64,245	11,115	53,130	22,871	22,801	70	22,600	22,552	48
July–September.....	51,237	44,559	610	6,068	54,589	9,110	45,479	21,631	21,577	54	18,293	18,262	31
October–December.....	38,372	34,488	405	3,479	46,267	6,222	40,045	21,247	21,180	67	15,762	15,725	37
1952.....													
January–March.....	37,791	34,081	338	3,372	48,924	5,894	43,030	24,993	24,911	82	17,602	17,569	33
April–June.....	30,994	27,964	312	2,718	46,369	5,244	41,125	23,698	23,608	90	16,736	16,709	27
July–September.....	53,600	49,460	579	3,561	55,578	6,148	32,430	21,631	21,591	57	13,418	13,403	15
October–December.....	35,322	30,480	778	4,064	49,474	7,409	42,065	23,963	23,882	81	17,119	17,095	24
1953.....													
January–March.....	66,865	61,646	760	4,459	51,041	8,170	42,871	27,698	27,608	90	17,497	17,483	14
April–June.....	70,609	64,440	929	5,240	58,878	9,811	49,067	30,144	30,037	107	19,702	19,677	25
July–September.....	56,687	51,620	718	4,349	50,993	7,827	43,166	26,988	26,877	111	17,453	17,433	20
October–December.....	52,695	47,911	585	4,199	51,266	8,060	43,206	28,036	27,945	91	17,293	17,268	25
1954.....													
January–March.....	59,037	53,539	626	4,872	52,257	8,922	43,335	29,091	29,003	88	17,634	17,617	17
April–June.....	64,266	58,106	768	5,392	56,167	10,224	45,943	31,480	31,366	114	18,464	18,448	16
July–September.....	55,492	50,287	682	4,523	49,216	8,408	40,808	28,174	28,073	101	16,298	16,245	23
October–December.....	57,959	52,912	530	4,517	55,156	8,422	46,734	39,274	39,182	92	18,411	18,392	19

Table 7.—Old-age and survivors insurance: Monthly benefits in current-payment status¹ at the end of the month, by type of benefit and by month, March 1954–March 1955, and monthly benefits awarded, March 1955

[Amounts in thousands; data corrected to Apr. 19, 1955]

Item	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Monthly benefits in current-payment status at end of month:														
1954														
March	6,230,244	\$266,685.5	3,375,914	\$173,949.0	925,204	\$25,217.9	1,082,747	\$33,652.9	562,261	\$23,007.9	260,223	\$9,851.6	23,895	\$1,006.3
April	6,322,934	271,243.8	3,430,714	177,109.4	938,946	25,646.9	1,094,953	34,102.8	570,974	23,369.3	263,225	9,997.8	24,122	1,017.6
May	6,397,697	275,072.0	3,476,640	179,808.7	949,554	25,980.3	1,103,499	34,443.7	578,461	23,684.5	265,292	10,116.6	24,251	1,024.1
June	6,468,777	278,702.0	3,519,415	182,334.4	959,077	26,302.0	1,111,874	34,769.8	586,306	24,015.9	267,720	10,249.5	24,385	1,030.4
July	6,521,373	281,492.7	3,554,250	184,416.6	966,846	26,557.9	1,114,916	34,903.7	591,746	24,242.7	269,115	10,336.2	24,500	1,035.6
August ²	6,598,224	285,248.8	3,598,610	187,019.8	978,635	26,932.0	1,127,688	35,325.2	597,016	24,465.7	271,710	10,466.3	24,565	1,039.8
September	6,655,045	325,956.2	3,644,654	214,136.7	985,784	31,133.9	1,128,767	39,632.3	606,290	28,118.4	264,843	11,765.6	24,707	1,169.3
October	6,719,302	329,728.4	3,680,981	216,696.7	994,035	31,451.8	1,136,936	40,023.6	616,016	28,557.1	266,530	11,824.5	24,804	1,174.6
November	6,797,487	334,211.1	3,724,061	219,730.2	1,004,429	31,841.8	1,148,526	40,492.4	626,590	29,017.6	268,902	11,945.6	24,979	1,183.6
December	6,886,480	339,342.0	3,775,134	223,271.8	1,015,892	32,270.6	1,160,770	40,996.4	638,091	29,525.7	271,536	12,088.9	25,057	1,188.6
1955														
January	6,967,323	344,818.5	3,827,395	227,503.1	1,030,371	32,894.4	1,168,789	41,346.7	644,969	29,857.2	270,624	12,021.1	25,175	1,196.1
February	7,085,880	353,221.5	3,907,599	234,133.9	1,053,787	33,912.7	1,176,213	41,711.8	653,468	30,290.2	269,601	11,973.7	25,212	1,199.2
March	7,200,805	361,237.0	3,984,511	240,345.9	1,075,282	34,828.1	1,182,866	42,067.8	662,406	30,746.1	270,486	12,046.3	25,254	1,202.7
Monthly benefits awarded in March 1955	134,177	9,173.7	89,197	6,524.4	30,187	1,127.6	16,963	625.1	12,275	604.2	5,301	280.1	224	12.3

¹ Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

² Partly estimated.

Table 8.—Old-age and survivors insurance: Number of monthly benefits awarded, by type of benefit, number of lump-sum death payments awarded, and number of deceased workers represented for the first time in awards of lump-sum death payments, 1940–55

[Corrected to Apr. 19, 1955]

Year and quarter ¹	Monthly benefits							Lump-sum awards ²	
	Total	Old-age	Wife's or husband's	Child's	Widow's or widower's	Mother's	Parent's	Number of payments	Number of deceased workers
1940	254,984	132,335	34,555	59,382	4,600	23,260	852	75,095	61,080
1941	269,286	114,660	36,213	75,619	11,020	30,502	1,272	117,303	90,941
1942	258,116	99,622	33,250	77,384	14,774	31,820	1,266	134,991	103,332
1943	262,865	89,070	31,916	85,619	19,576	35,420	1,264	163,011	122,185
1944	318,949	110,097	40,349	99,676	24,759	42,649	1,419	205,177	151,869
1945	462,463	185,174	63,068	127,514	29,844	55,108	1,755	247,012	178,813
1946	547,150	258,980	88,515	114,875	38,823	44,190	1,767	250,706	179,588
1947	572,909	271,488	94,189	115,764	45,249	42,807	3,422	218,787	181,992
1948	596,201	275,903	98,554	118,955	55,667	44,276	2,846	213,096	200,090
1949	682,241	337,273	117,356	118,922	62,928	43,087	2,675	212,614	202,154
1950	962,628	567,131	162,768	122,641	66,735	41,101	2,252	209,960	200,411
1951	1,336,432	702,084	228,887	230,500	89,591	78,323	6,147	431,229	414,470
1952	1,053,303	531,206	177,707	183,345	92,302	64,875	3,868	456,531	437,896
1953	1,419,462	771,671	246,856	212,178	112,866	71,945	3,946	532,846	511,986
1954	1,401,733	749,914	236,754	212,796	128,019	70,777	3,473	536,341	516,158
1952									
January–March	237,941	107,497	37,791	48,924	24,093	17,602	1,134	122,712	118,059
April–June	203,357	84,464	30,994	46,369	23,698	16,736	1,096	118,607	113,792
July–September	291,437	165,438	53,000	38,578	19,648	13,418	755	98,109	93,066
October–December	320,568	173,807	55,322	49,474	23,963	17,119	883	117,103	112,979
1953									
January–March	370,800	206,775	66,868	51,041	27,700	17,400	920	127,557	122,779
April–June	402,570	222,130	70,609	58,877	30,146	19,701	1,107	147,502	141,611
July–September	331,370	178,283	56,684	50,993	26,987	17,456	967	127,877	122,604
October–December	314,722	164,483	52,695	51,267	28,033	17,292	952	129,910	124,992
1954									
January–March	346,440	187,531	59,037	52,257	29,091	17,634	890	136,587	131,749
April–June	380,542	209,201	64,266	56,167	31,490	18,464	964	145,660	140,211
July–September	326,153	176,193	55,492	49,216	28,174	16,268	816	127,417	122,338
October–December	348,598	176,989	57,959	55,156	39,274	18,411	809	126,677	121,800
1955									
January–March	396,719	219,209	75,937	50,545	34,388	15,919	721	127,646	122,680

¹ Quarterly data for 1940–44 were presented in the *Bulletin* for February 1947, p. 29; for 1945–48, in the *Bulletin* for February 1949, p. 29; for 1949–51, in the *Bulletin* for March 1954, p. 29.

² Effective Sept. 1, 1950, a lump-sum death payment is payable with respect to every insured individual who dies after August 1950.

Table 9.—Old-age and survivors insurance: Number and amount of monthly benefits in current-payment status¹ as of December 31, 1954, by type of benefit and by State

Beneficiary's State of residence	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Total	6,886,480	\$339,342,037	3,775,134	\$223,271,805	1,015,892	\$32,270,643	1,160,770	\$40,996,410	638,091	\$29,525,703	271,536	\$12,088,876	25,057	\$1,188,600
Alabama	100,821	3,978,613	43,696	2,252,573	12,800	331,253	30,405	844,754	6,316	265,135	6,856	252,011	748	32,887
Alaska	3,637	160,960	1,960	110,047	196	5,050	1,227	36,391	91	154	154	5,354	49	444
Arizona	31,080	1,447,116	15,322	891,526	3,878	119,320	8,218	274,656	1,879	86,463	1,634	86,248	149	6,903
Arkansas	60,596	2,380,788	31,389	1,524,890	9,133	220,798	13,600	381,722	3,248	128,902	2,832	108,870	394	17,006
California	559,752	28,365,740	334,555	19,648,940	78,258	2,500,400	81,658	3,200,923	47,544	2,181,039	16,441	772,040	1,296	62,398
Colorado	56,570	2,679,294	31,609	1,783,627	8,547	257,409	9,941	348,784	4,341	197,376	2,006	86,290	126	5,808
Connecticut	117,455	6,541,179	67,828	4,447,257	18,335	652,896	13,099	550,282	14,437	703,808	3,381	167,973	375	18,933
Delaware	15,810	802,410	8,840	527,505	2,259	74,981	2,448	91,810	1,644	78,334	543	26,082	76	3,698
Dist. of Col.	25,928	1,261,169	14,838	856,645	2,743	88,563	4,667	152,052	2,471	114,328	1,122	45,522	87	4,059
Florida	178,754	8,792,662	103,682	6,162,522	29,441	938,010	27,253	886,975	11,767	529,902	6,154	255,086	457	20,167
Georgia	103,161	4,057,636	45,041	2,279,158	11,394	299,129	32,243	911,147	6,861	288,104	6,940	250,593	682	29,505
Hawaii	15,768	702,341	8,111	458,151	1,700	47,068	4,298	128,255	751	32,288	861	34,367	47	2,212
Idaho	22,850	1,027,078	12,649	678,180	3,406	96,062	4,644	161,344	1,283	53,734	800	34,643	68	3,115
Illinois	414,973	21,767,928	234,248	14,510,282	61,313	2,053,723	59,784	2,371,120	44,350	2,096,833	13,789	662,692	1,489	73,278
Indiana	198,744	9,749,841	109,812	6,403,077	31,698	998,366	31,484	1,169,960	18,606	846,229	6,596	305,921	548	26,288
Iowa	103,488	4,809,384	60,349	3,295,010	17,592	517,181	13,977	494,323	8,328	361,730	3,003	130,181	239	10,959
Kansas	75,769	3,473,211	43,083	2,329,124	12,718	366,676	11,548	412,534	5,793	250,197	2,429	103,703	198	8,977
Kentucky	109,814	4,644,690	51,757	2,762,384	15,541	426,006	28,544	836,889	7,402	325,493	5,961	235,858	609	28,060
Louisiana	79,463	3,283,912	36,739	1,893,430	9,444	250,613	21,855	662,582	5,883	255,112	5,069	200,443	473	21,732
Maine	57,957	2,706,348	34,019	1,879,419	8,594	254,822	8,286	266,772	5,004	218,157	1,883	79,277	171	7,901
Maryland	95,581	4,684,681	50,987	2,958,563	12,411	399,550	17,485	643,287	10,062	468,434	4,257	197,390	379	17,457
Massachusetts	292,110	15,564,390	171,693	10,705,989	44,083	1,308,628	32,736	1,285,765	33,310	1,569,240	9,467	454,595	821	40,173
Michigan	298,850	15,942,763	158,548	10,205,492	46,749	1,621,179	50,967	2,031,984	30,292	1,469,833	11,511	574,193	783	40,082
Minnesota	122,562	5,987,225	71,118	4,083,031	19,424	604,940	17,629	636,518	9,892	455,373	4,184	192,138	315	15,225
Mississippi	50,416	1,852,262	23,010	1,085,923	6,276	147,465	14,778	380,780	2,578	104,677	3,287	111,545	487	21,872
Missouri	175,211	8,407,522	100,633	5,698,121	26,730	818,813	25,553	880,044	16,173	739,694	5,472	239,668	650	31,182
Montana	24,385	1,132,545	13,800	769,358	3,191	95,315	4,559	158,995	1,889	86,692	854	37,948	92	4,237
Nebraska	47,375	2,170,313	27,765	1,490,688	8,024	231,403	6,480	228,418	3,598	155,159	1,389	59,337	119	5,308
Nevada	7,002	347,163	4,146	235,096	650	19,893	1,523	60,506	425	19,767	236	10,898	22	1,003
New Hampshire	35,553	1,743,774	21,240	1,221,202	5,184	162,155	4,589	161,417	3,362	147,263	1,104	48,373	74	3,364
New Jersey	264,210	14,398,147	148,921	9,543,746	40,987	1,436,005	32,217	1,354,091	32,013	1,555,985	9,143	460,611	929	47,709
New Mexico	18,280	717,820	7,596	396,805	2,023	52,706	6,474	182,222	793	34,115	1,276	46,471	118	5,501
New York	772,043	40,696,855	454,068	27,863,366	113,346	3,823,125	90,658	3,601,824	84,764	3,994,956	26,451	1,276,818	2,756	139,766
North Carolina	115,601	4,888,039	48,855	2,545,662	13,302	352,375	36,599	1,035,684	7,908	325,456	8,277	300,536	660	28,326
North Dakota	13,421	565,238	7,389	273,678	1,999	53,341	2,668	81,489	713	29,984	601	24,453	51	2,293
Ohio	408,688	21,284,215	221,887	13,801,028	65,005	2,202,516	61,956	2,402,061	44,110	2,112,988	14,604	709,976	1,126	55,646
Oklahoma	75,180	3,264,093	39,331	2,069,419	11,183	304,137	16,275	531,643	4,736	204,974	3,393	141,750	262	12,170
Oregon	87,624	4,388,663	53,242	3,115,351	13,360	413,917	12,100	461,116	6,631	292,933	2,105	96,263	186	9,083
Pennsylvania	561,558	29,425,347	304,784	19,115,706	87,982	2,977,923	80,582	3,117,481	62,827	2,986,090	23,184	1,121,188	2,199	106,989
Puerto Rico	20,654	707,908	10,173	414,189	2,957	50,607	6,431	105,596	158	5,939	813	26,282	122	5,295
Rhode Island	49,558	2,605,490	29,410	1,812,412	7,584	252,493	5,235	201,606	5,697	262,376	1,494	69,615	138	6,988
South Carolina	59,724	2,274,290	22,947	1,192,783	5,970	158,223	21,715	582,114	3,842	158,631	4,827	163,990	423	18,549
South Dakota	18,504	810,383	10,505	547,740	2,943	81,720	3,197	102,954	1,155	49,245	667	26,982	37	1,742
Tennessee	102,223	4,142,908	48,172	2,433,365	13,344	346,294	26,984	786,023	6,967	294,458	6,080	232,685	676	30,083
Texas	232,084	9,960,463	111,706	5,888,746	31,135	849,954	59,661	1,968,710	15,696	683,536	12,851	527,108	1,035	47,407
Utah	25,892	1,215,395	12,339	717,879	3,960	121,977	6,328	228,393	1,961	89,211	1,230	54,369	74	3,566
Vermont	20,073	946,259	11,523	643,949	3,122	94,699	2,803	93,307	1,894	82,837	665	28,492	66	2,975
Virgin Islands	285	8,928	160	6,738	29	527	82	1,288	6	211	8	164	0	0
Virginia	114,937	4,964,825	54,447	2,969,056	14,767	416,907	29,693	899,907	8,885	393,820	6,487	255,883	658	29,252
Washington	129,619	6,065,718	77,986	4,641,762	19,656	623,064	17,646	682,257	10,755	489,786	3,350	158,180	226	10,669
West Virginia	95,868	4,364,284	43,362	2,550,007	14,173	418,030	25,305	812,738	6,628	300,264	5,878	259,591	522	23,654
Wisconsin	167,046	8,454,454	94,876	5,666,483	27,807	900,877	22,614	864,680	15,982	744,232	5,322	257,146	445	21,036
Wyoming	9,442	451,836	5,315	300,221	1,259	37,886	1,959	73,281	538	23,380	356	16,262	15	806
Foreign	42,531	2,115,541	23,673	1,469,474	6,287	193,673	6,116	174,956	3,852	177,354	2,250	82,822	350	17,262

¹ Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

(Continued from page 24)

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Table 10.—Old-age and survivors insurance: Amount of benefit payments in calendar year 1954, by State

[In thousands]

Beneficiary's State of residence	Total	Monthly benefits ¹			Lump-sum death payments ²
		Old-age	Supplementary	Survivor	
Total.....	\$3,670,163	\$2,339,622	\$358,360	\$879,952	\$92,220
Alabama.....	43,018	23,462	3,833	14,611	1,112
Alaska.....	1,785	1,202	74	447	62
Arizona.....	15,301	9,057	1,353	4,516	375
Arkansas.....	25,258	15,725	2,473	6,467	593
California.....	306,842	207,328	27,858	64,430	7,226
Colorado.....	28,883	18,694	2,846	6,684	659
Connecticut.....	70,378	46,158	7,048	15,301	1,871
Delaware.....	8,705	5,565	831	2,071	238
District of Columbia.....	13,782	8,966	1,003	3,390	423
Florida.....	90,963	62,158	9,885	17,140	1,780
Georgia.....	43,881	23,612	3,518	15,317	1,434
Hawaii.....	7,522	4,727	558	2,120	117
Idaho.....	10,938	7,014	1,050	2,598	276
Illinois.....	236,275	151,743	22,855	54,790	6,887
Indiana.....	104,851	66,694	10,986	24,582	2,589
Iowa.....	50,818	33,830	5,568	10,318	1,102
Kansas.....	36,957	24,061	3,990	8,004	902
Kentucky.....	50,040	28,918	4,803	15,101	1,218
Louisiana.....	35,970	20,057	2,959	11,869	1,085
Maine.....	29,877	20,262	2,914	6,094	607
Maryland.....	51,004	30,861	4,491	14,043	1,609
Massachusetts.....	172,349	115,440	17,107	35,940	3,862
Michigan.....	172,069	106,287	17,907	43,433	4,442
Minnesota.....	63,924	42,462	6,567	13,436	1,459
Mississippi.....	19,501	10,961	1,662	6,244	534
Missouri.....	90,674	59,664	9,021	19,636	2,353
Montana.....	12,311	7,963	1,059	2,967	322
Nebraska.....	22,754	15,147	2,460	4,648	499
Nevada.....	3,666	2,407	230	912	117
New Hampshire.....	19,260	13,220	1,840	3,791	409
New Jersey.....	156,700	100,362	15,810	36,220	4,308
New Mexico.....	7,506	3,995	610	2,721	180
New York.....	444,018	294,854	42,360	95,153	11,651
North Carolina.....	49,423	26,352	4,112	17,530	1,429
North Dakota.....	5,925	3,795	573	1,387	170
Ohio.....	231,380	145,297	24,421	55,781	5,881
Oklahoma.....	34,925	21,490	3,389	9,250	796
Oregon.....	47,448	32,876	4,578	8,979	1,015
Pennsylvania.....	321,719	202,316	32,936	78,573	7,894
Puerto Rico.....	5,669	3,778	507	1,256	128
Rhode Island.....	28,754	19,465	2,822	5,803	664
South Carolina.....	12,356	7,552	1,905	9,686	752
South Dakota.....	8,406	5,456	873	1,862	215
Tennessee.....	44,672	25,504	3,952	14,043	1,173
Texas.....	105,698	60,017	9,532	33,201	2,948
Utah.....	12,931	7,332	1,367	3,927	305
Vermont.....	10,215	6,776	1,034	2,222	183
Virgin Islands.....	75	55	4	14	2
Virginia.....	53,359	30,525	4,762	16,620	1,452
Washington.....	72,394	49,879	7,015	14,100	1,400
West Virginia.....	48,205	27,334	4,818	15,101	952
Wisconsin.....	89,614	58,051	9,667	19,673	2,223
Wyoming.....	4,770	3,055	422	1,161	132
Foreign.....	22,102	15,057	2,142	4,689	214

¹ Distribution by State and type of benefit estimated. Supplementary benefits are paid to aged wives, wives under age 65 with child beneficiaries in their care, dependent aged husbands, and children of old-age beneficiaries. Survivor benefits are paid to the following survivors of deceased insured

workers: aged widows, dependent aged widowers, children, widowed mothers or divorced wives with child beneficiaries in their care, or dependent aged parents.

² Distribution by State based on 10-percent sample.

Table 11.—Old-age and survivors insurance: Number of aged beneficiaries¹ receiving monthly benefits per 1,000 population aged 65 and over,² by State, December 1954

State (ranked by number of OASI aged beneficiaries per 1,000 aged population)	OASI aged beneficiaries per 1,000 aged population
Total ³	388
Rhode Island.....	547
Connecticut.....	506
Florida.....	501
New Jersey.....	495
Massachusetts.....	485
Oregon.....	483
New Hampshire.....	481
Maine.....	478
Pennsylvania.....	463
New York.....	460
Alaska.....	449
Michigan.....	449
Washington.....	447
Hawaii.....	447
California.....	438
Delaware.....	429
Ohio.....	420
West Virginia.....	412
Nevada.....	408
Wisconsin.....	406
Indiana.....	404
Illinois.....	403
Maryland.....	402
Vermont.....	392
Arizona.....	390
Utah.....	377
Idaho.....	353
Wyoming.....	350
Colorado.....	346
Minnesota.....	340
Montana.....	330
Virginia.....	323
Missouri.....	323
District of Columbia.....	314
Kentucky.....	293
Iowa.....	293
Kansas.....	292
New Mexico.....	282
Nebraska.....	278
Alabama.....	277
North Carolina.....	273
Texas.....	268
Arkansas.....	260
Tennessee.....	260
Georgia.....	256
Oklahoma.....	256
Louisiana.....	251
South Carolina.....	240
South Dakota.....	191
North Dakota.....	189
Mississippi.....	189
Puerto Rico.....	140
Virgin Islands.....	92

¹ Persons receiving old-age, wife's or husband's, widow's or widower's, and parent's benefits; includes a relatively small number of wife beneficiaries under age 65 with child beneficiaries in their care. At the end of June 1954 there were about 46,200 such wives in current-payment status.

² Based on population estimated by the Bureau of Public Assistance as of June 1954.

³ Continental United States plus Alaska, Hawaii, Puerto Rico, and the Virgin Islands.

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Table 12.—Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, March 1955

[Corrected to Apr. 20, 1955]

Region and State	Nonfarm place- ments	Initial claims ¹		Weeks of unemploy- ment covered by continued claims		Compensated unemployment					Average weekly insured unem- ployment under State programs ²
		Total	Women	Total	Women	All types of unemployment ³			Total unemployment		
						Weeks compen- sated	Benefits paid ⁴	Average weekly number of benefi- ciaries	Weeks compen- sated	Average weekly payment	
Total.....	452,626	995,681	349,904	7,855,257	2,475,175	7,222,401	\$175,009,974	1,570,087	6,712,898	\$24.96	*1,656,997
Region I:											
Connecticut.....	8,478	17,265	7,741	120,953	46,479	114,653	3,061,830	24,925	107,626	27.53	24,156
Maine.....	1,436	6,720	1,672	53,278	14,555	47,694	926,230	10,368	43,709	20.09	11,195
Massachusetts.....	14,801	40,384	19,914	288,053	99,471	266,957	6,724,005	58,034	249,375	25.63	60,252
New Hampshire.....	986	7,312	5,196	34,543	13,065	28,154	590,214	6,120	24,734	22.25	7,566
Rhode Island.....	1,640	13,383	6,463	70,512	39,245	64,526	1,425,794	14,027	58,257	23.07	15,252
Vermont.....	762	1,650	537	27,580	10,680	26,826	633,598	5,832	25,200	24.20	5,412
Region II:											
New Jersey.....	9,976	56,938	29,688	415,655	173,775	427,664	11,901,107	92,970	383,600	28.62	83,975
New York.....	65,834	195,239	75,591	1,097,445	412,639	1,022,362	26,649,600	222,253	941,097	27.15	226,920
Puerto Rico.....	2,281	44	15	316	79						
Virgin Islands.....	154	0	0	0	0						
Region III:											
Delaware.....	593	1,877	476	17,608	4,599	16,961	350,581	3,687	16,166	21.04	3,790
District of Columbia.....	3,694	2,638	779	32,528	9,864	29,065	696,161	6,318	28,538	24.04	6,456
Maryland.....	5,195	10,235	11,518	85,441	24,633	86,055	2,102,079	18,708	78,733	25.26	19,037
North Carolina.....	9,961	22,243	12,172	165,700	81,056	176,076	2,787,165	38,277	162,159	16.33	40,849
Pennsylvania.....	17,483	119,995	32,697	909,806	220,336	885,897	22,513,168	192,586	826,132	26.28	196,511
Virginia.....	6,350	9,067	3,305	74,264	24,171	66,747	1,278,039	14,510	62,944	19.69	15,503
West Virginia.....	1,883	10,400	1,023	123,959	14,787	105,822	2,187,571	23,005	98,161	21.14	26,088
Region IV:											
Alabama.....	9,999	12,088	2,345	97,805	21,889	73,760	1,286,077	16,035	70,114	17.76	20,386
Florida.....	17,501	11,498	3,395	60,320	19,040	33,700	592,965	7,326	31,882	17.92	12,970
Georgia.....	10,680	11,520	4,584	93,115	43,735	90,948	1,686,553	19,771	84,996	18.96	23,057
Mississippi.....	7,571	7,570	1,847	70,900	15,782	52,401	982,290	11,392	48,356	19.28	14,879
South Carolina.....	6,131	7,466	2,528	61,698	22,868	60,745	1,094,838	13,205	57,797	18.44	13,102
Tennessee.....	8,252	14,626	5,309	203,115	71,044	189,801	3,493,532	41,261	179,746	18.67	42,253
Region V:											
Kentucky.....	5,123	19,147	3,143	192,196	42,067	165,266	3,558,273	35,927	156,846	21.95	41,135
Michigan.....	14,512	30,794	6,846	252,042	60,564	217,839	6,682,272	47,356	211,304	31.14	59,818
Ohio.....	22,702	36,318	10,113	355,360	93,477	336,488	9,399,237	73,150	318,415	28.65	72,697
Region VI:											
Illinois.....	17,923	52,068	26,281	435,727	160,869	386,388	9,480,773	83,997	347,278	25.91	91,735
Indiana.....	5,867	16,439	4,874	125,604	39,625	135,280	3,133,717	29,409	123,937	24.05	28,696
Minnesota.....	5,649	11,366	2,842	195,168	39,674	170,469	3,831,915	37,058	163,166	22.77	40,733
Wisconsin.....	7,370	10,706	2,924	131,752	37,198	118,409	3,320,870	25,741	108,055	28.59	26,313
Region VII:											
Iowa.....	6,243	4,915	1,644	55,019	16,720	52,735	1,119,507	11,464	47,220	22.15	11,276
Kansas.....	6,698	5,808	1,589	59,995	15,645	66,899	1,551,292	14,543	62,548	23.74	12,887
Missouri.....	7,731	18,447	6,251	195,056	61,006	159,275	3,244,030	34,625	147,067	21.27	38,207
Nebraska.....	4,794	2,331	897	37,981	8,822	37,281	879,890	8,105	35,782	24.10	7,495
North Dakota.....	1,015	938	140	26,565	2,688	28,846	746,422	6,271	26,841	26.40	6,366
South Dakota.....	1,138	807	151	15,468	2,229	14,077	325,251	3,060	13,503	23.16	3,258
Region VIII:											
Arkansas.....	7,134	7,497	2,200	72,889	16,288	55,041	933,054	11,965	49,597	17.60	16,756
Louisiana.....	8,703	13,443	2,105	113,616	19,196	103,358	2,252,503	22,469	94,920	22.55	23,687
Oklahoma.....	13,667	8,715	1,986	69,306	18,487	55,304	1,299,395	12,023	51,071	24.25	14,280
Texas.....	35,292	16,290	4,288	133,679	38,136	124,601	2,189,995	27,087	120,415	17.83	32,388
Region IX:											
Colorado.....	5,044	3,502	763	28,322	6,573	23,154	577,485	5,033	21,464	25.58	5,667
Montana.....	1,950	2,515	417	32,355	6,219	31,227	644,927	6,788	31,227	20.62	8,043
New Mexico.....	2,674	3,554	362	26,159	3,837	21,299	509,518	4,630	20,302	24.30	4,936
Utah.....	3,443	2,639	760	33,620	11,758	28,989	708,950	6,302	26,085	25.29	6,642
Wyoming.....	786	1,069	194	14,859	2,426	17,769	507,961	3,863	16,333	29.25	3,577
Region X:											
Arizona.....	4,049	3,827	845	26,133	6,682	18,379	388,417	3,995	17,553	21.38	5,310
California.....	32,213	88,898	29,399	670,281	272,522	573,592	14,578,838	124,694	532,885	26.21	140,687
Hawaii.....	769	2,098	699	14,996	6,359	14,245	280,649	3,097	12,242	21.15	(⁵)
Nevada.....	1,980	2,406	563	13,956	4,497	14,478	429,534	3,147	13,539	30.39	2,866
Region XI:											
Alaska.....	745	1,181	209	27,484	3,478	31,803	1,070,985	6,914	30,893	33.82	(⁵)
Idaho.....	1,905	2,377	533	44,407	7,582	35,605	833,293	7,740	34,472	23.60	8,788
Oregon.....	4,265	17,883	3,016	129,741	31,126	122,132	2,747,965	26,550	115,896	23.02	27,173
Washington.....	6,588	26,885	5,075	221,537	55,633	195,359	4,819,664	42,469	182,700	25.04	45,669

¹ Total excludes transitional claims.

² Total, part-total, and partial.

³ Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

⁴ Excludes Alaska and Hawaii.

⁵ Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

Table 13.—Public assistance in the United States, by month, March 1954–March 1955¹

[Except for general assistance, includes vendor payments for medical care and cases receiving only such payments]

Year and month	Total ²	Old-age assistance	Aid to dependent children		Aid to the blind	Aid to the permanently and totally disabled	General assistance	Total	Old-age assistance	Aid to dependent children (families)	Aid to the blind	Aid to the permanently and totally disabled	General assistance	
			Families	Recipients										
				Total ³										Children

Number of recipients						Percentage change from previous month								
1954														
March.....		2,582,057	569,537	2,030,505	1,530,070	99,934	202,758	326,080	-----	+0.1	+1.6	+0.3	+1.4	+4.5
April.....		2,583,201	575,484	2,053,918	1,547,730	100,295	205,453	318,000	-----	(4)	+1.0	+4	+1.3	-2.4
May.....		2,582,919	579,954	2,070,859	1,560,881	100,646	208,407	304,000	-----	(5)	+8	+3	+1.4	-4.7
June.....		2,582,403	581,895	2,079,469	1,566,743	100,930	211,741	299,000	-----	(5)	+3	+3	+1.6	-1.6
July.....		2,579,228	581,179	2,078,251	1,565,887	101,229	214,829	297,000	-----	-1	-1	+3	+1.5	-5
August.....		2,578,682	584,715	2,093,489	1,577,953	101,456	217,432	303,000	-----	(5)	+6	+2	+1.2	+2.0
September.....		2,578,207	588,088	2,109,981	1,590,409	101,759	219,752	308,000	-----	(5)	+6	+3	+1.1	+1.7
October.....		2,569,458	590,975	2,121,879	1,599,738	101,954	221,265	310,000	-----	-3	+5	+2	+7	+8
November.....		2,565,342	594,300	2,136,995	1,611,647	102,193	222,631	322,000	-----	-2	+6	+2	+6	+3.7
December.....		2,564,686	603,932	2,173,569	1,639,948	102,445	224,393	351,000	-----	(5)	+1.6	+2	+8	+8.9
1955														
January.....		2,558,378	610,518	2,197,927	1,658,102	102,587	225,855	370,000	-----	-2	+1.1	+1	+7	+5.6
February.....		2,553,913	617,692	2,227,501	1,680,549	102,807	227,490	380,000	-----	-2	+1.2	+2	+7	+2.5
March.....		2,552,881	624,235	2,253,174	1,699,626	103,045	229,893	381,000	-----	(5)	+1.1	+2	+1.1	+3
Amount of assistance						Percentage change from previous month								
1954														
March.....	\$219,901,000	\$132,589,452	\$48,392,469	\$5,575,575	\$10,850,504	\$17,093,000	+1.5	+3	+2.1	+4	+1.4	+7.8		
April.....	220,149,000	132,610,726	48,868,806	5,598,300	11,043,200	16,615,000	+1	(4)	+1.0	+4	+1.8	-2.8		
May.....	220,027,000	132,747,559	49,304,380	5,621,118	11,164,649	15,510,000	-1	+1	+9	+4	+1.1	-0.7		
June.....	220,147,000	132,859,663	49,507,880	5,631,935	11,330,308	15,416,000	+1	+1	+4	+2	+1.5	-6		
July.....	220,135,000	132,737,720	49,550,875	5,675,355	11,552,274	15,483,000	(5)	-1	+1	+8	+2.0	+4		
August.....	221,020,000	132,934,770	49,743,774	5,675,905	11,638,641	15,891,000	+4	+1	+4	(5)	+7	+2.6		
September.....	222,958,000	133,470,469	50,293,374	5,704,478	11,805,299	16,544,000	+9	+4	+1.1	+5	+1.4	+4.1		
October.....	222,765,000	132,371,000	50,775,470	5,732,141	12,037,489	16,910,000	-1	-8	+1.0	+5	+2.0	+2.2		
November.....	224,483,000	132,502,142	50,948,452	5,746,741	12,110,814	17,776,000	+8	+1	+3	+3	+6	+5.1		
December.....	229,356,000	133,103,960	52,083,695	5,774,614	12,324,863	20,075,000	+2.2	+5	+2.2	+5	+1.8	+12.9		
1955														
January.....	229,832,000	132,948,916	52,337,556	5,795,865	12,280,061	20,949,000	+2	-1	+5	+4	-4	+4.4		
February.....	230,497,000	132,054,844	53,192,939	5,822,453	12,421,584	21,518,000	+3	-7	+1.6	+5	+1.2	+2.7		
March.....	232,630,000	132,378,590	54,076,591	5,846,861	12,651,196	21,869,000	+9	+2	+1.7	+4	+1.8	+1.6		

¹ For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

² Total exceeds sum of columns because of inclusion of vendor payments for medical care from general assistance funds, from special medical funds, and, for one State for March–June 1954, from funds for the special types of public assistance; data for such expenditures partly estimated for some States.

³ Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

⁴ Increase of less than 0.05 percent.

⁵ Decrease of less than 0.05 percent.

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Report . . . (S. Rept. 62, 84th Cong., 1st sess.) Washington: U. S. Govt. Print. Off., 1955. 50 pp.

U. S. CONGRESS. SENATE. COMMITTEE ON THE JUDICIARY. *Juvenile Delinquency. Interim Report . . .* (S. Rept. 61, 84th Cong., 1st sess.) Washington: U. S. Govt. Print. Off., 1955. 154 pp.

Includes chapters on the national problem, strengthening and coordinating the efforts of national organizations and agencies, leadership role of the Federal Government, and Federal programs for the treatment of juvenile delinquency and youthful offenders.

WITMER, HELEN L. "Parental Responsibility for Delinquency: Re-

port of a Symposium." *Focus*, New York, Vol. 34, Mar. 1955, pp. 50–57. \$1.50 a year.

Health and Medical Care

DAVIS, MICHAEL. *Medical Care for Tomorrow*. New York: Harper & Brothers, 1955. 497 pp. \$6.50.

Analyzes health needs and demands and the adequacies and current costs of medical care. Reviews the growth of hospitals and clinics and considers present forms of health insurance, public health work, and Federal medical services.

GREENFIELD, MARGARET. *State-Local Services for Mental Health*. (1955 Legislative Problems, No. 4.) Berkeley: University of California, Bureau of Public Administration,

Feb. 1955. 93 pp. \$1.50.

Includes chapters on the national picture and on what California has done.

NATIONAL MENTAL HEALTH COMMITTEE. *What Are the Facts About Mental Illness in the United States?* New York: The Committee, 1954. 23 pp. Processed.

Temporary and Permanent Disability Provisions: An Annotated Bibliography, April 1951–January 1955. Compiled by the Department of Health, Education, and Welfare Library for the Bureau of Old-Age and Survivors Insurance. Baltimore: The Bureau, 1955. 13 pp. Processed. Limited free distribution; apply to the Bureau of Old-Age (Continued on page 35)

Table 14.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, March 1955¹

State	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance ²
Total.....	\$9,317,301	\$1,739,960	\$253,348	\$1,688,406	³ \$5,828,000
Alabama.....	1,252	1,196		580	98
Alaska.....				(⁴)	17,621
California.....				(⁴)	73,477
Colorado.....			116		(⁵)
Connecticut.....	218,049	85,323	2,528	31,500	(⁵)
Delaware.....					13
District of Columbia.....	211	86	36	205	54
Hawaii.....	19,591	6,378	1,044	15,732	(⁵)
Illinois.....	1,926,759	229,854	54,113	242,515	534,191
Indiana.....	393,653	69,917	21,276	(⁴)	199,879
Iowa.....				(⁴)	211,786
Kansas.....	205,216	39,064	3,794	30,011	47,326
Louisiana.....	81	4,395	320	1,732	1,388
Maine.....				(⁴)	55,527
Massachusetts.....	1,942,054	158,604	872	453,053	151,117
Michigan.....	136,166		1,705	22,478	102,932
Minnesota.....	1,195,369	107,992	30,826	4,031	249,905
Montana.....					162,488
Nebraska.....				(⁴)	166,892
Nevada.....	6,262			(⁴)	64,728
New Hampshire.....	76,356	14,404	2,493	4,420	(⁵)
New Jersey.....		16,213	50		187,068
New Mexico.....	33,759	38,880	2,185	3,075	4,569
New York.....	2,097,798	678,529	85,148	766,311	(⁵)
North Carolina.....	18,489	13,719		6,436	185,721
North Dakota.....	100,910	10,415	307	13,330	22,848
Ohio.....	269,390	17,557	6,111		981,362
Oregon.....					171,171
Pennsylvania.....	148,945	122,660	27,443	45,946	95,860
Rhode Island.....	53,525	23,905	1,386	16,499	44,026
South Carolina.....					13,145
South Dakota.....					82,549
Utah.....	782	704	7	247	310
Virgin Islands.....	226	80	13	80	105
Virginia.....					6,927
Wisconsin.....	472,458	109,085	11,635	30,255	188,829
Wyoming.....					38,531

¹ For the special types of public assistance, figures in italics represent payments made without Federal participation. States not shown made no vendor payments during the month or did not report such payments.

² In all States except California, Illinois, Kansas, Louisiana, Massachusetts, Nevada, New Jersey, Pennsylvania, Utah, and the Virgin Islands includes payments made on behalf of recipients of the special types of public assistance.

³ Includes an estimated amount for States making vendor payments for medical care from general assistance funds and from special medical funds and reporting these data semiannually but not on a monthly basis.

⁴ No program for aid to the permanently and totally disabled.

⁵ Data not available.

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earnings. Moreover, despite the declining proportion of the aged population in the labor force, earnings are still the largest single component of aggregate money income payments to aged persons, probably more than 40 percent at the end of 1954.

Private employer or union pensions have been going to an increasing number of aged persons—some 950,000, including wives, or 7 percent of the aged, at the end of 1954. Payments in force under such plans at that date are estimated at about half a billion dollars, or 2-3 percent of the estimated aggregate money income of all aged persons. Some income in the form of interest, dividends, net rents from rental property, and payments under individual annuities or supplementary insurance contracts is received by one-fifth to one-third of the persons aged

65 and over. Returns on investments were the primary source of cash income for perhaps as many as 1 million aged persons—a considerable proportion of them aged widows—at the end of 1954. They may have constituted more than 20 percent of the estimated aggregate income of the aged at that date.

Public assistance continues as the backstop for aged persons unable to work, ineligible for social insurance or related benefits on the basis of previous employment, or with earnings or private resources insufficient to meet their needs. The number of old-age assistance recipients has declined steadily since 1950 in relation to the aged population, but old-age assistance was still the principal support of more than 2 million aged persons at the end of 1954, and another half million were receiving old-age assistance to supplement old-age and survivors insurance benefits that

did not meet their needs. At that time public assistance payments to the aged were at an annual rate of \$1.6 billion and probably accounted for barely 8 percent of the estimated aggregate money income received by the aged.

Cash contributions from relatives and friends not living with an aged person are important for a small number but rather negligible in the aggregate. On the other hand, many persons aged 65 and over, particularly widows and widowers, rely heavily on children and other relatives with whom they live to provide food and shelter free or in return for a token payment. In 1951 more than 5 million aged persons, counting both husbands and wives, were sharing a home with children or other relatives. Probably half or more of them had little or no money income in their own right, although some were the chief support of the household.

Table 15.—Average payments including vendor payments for medical care, average amount of money payments, and average amount of vendor payments for assistance cases, by program and State, March 1955¹

State	Old-age assistance			Aid to dependent children (per family)			Aid to the blind			Aid to the permanently and totally disabled		
	All assistance ²	Money payments to recipients ³	Vendor payments for medical care ⁴	All assistance ²	Money payments to recipients ³	Vendor payments for medical care ⁴	All assistance ²	Money payments to recipients ³	Vendor payments for medical care ⁴	All assistance ²	Money payments to recipients ³	Vendor payments for medical care ⁴
Total, 53 States ⁴	\$51.85	\$48.45	\$3.65	\$86.63	\$83.92	\$2.79	\$56.74	\$54.46	\$2.46	\$55.03	\$48.26	\$7.34
Alabama	30.50	30.48	.02	43.30	43.23	.07	66.48	66.12	.36	35.57	35.51	.06
Colorado	82.49	69.49	13.00	136.40	119.40	17.00	88.85	80.85	8.00	103.52	85.52	18.00
Connecticut	53.32	53.25	.07	107.08	107.04	.04	59.35	59.21	.14	60.29	60.20	.09
District of Columbia	47.54	36.73	10.81	91.64	89.72	1.93	56.46	47.61	8.85	62.02	50.15	11.87
Hawaii	59.96	41.48	19.93	132.20	121.12	11.09	65.15	50.72	15.17	80.72	41.83	40.45
Illinois	47.67	37.71	10.58	90.10	82.24	7.99	60.86	49.47	11.95	(*)	(*)	(*)
Indiana	65.23	59.61	5.97	112.12	104.22	8.75	72.72	67.31	5.95	68.73	60.07	9.00
Kansas	50.86	50.86	(*)	65.02	64.77	.24	49.49	49.33	.16	42.47	42.33	.14
Louisiana	77.11	56.07	21.54	129.28	117.37	12.17	93.46	93.02	.49	99.10	56.40	45.74
Massachusetts	55.07	54.40	1.80	122.18	108.66	13.74	63.09	62.74	.94	71.70	70.42	10.20
Michigan	66.59	44.20	23.06	122.18	108.66	13.74	79.20	55.52	24.84	60.67	54.33	6.43
Minnesota	57.41	55.80	2.36	130.01	116.51	13.50	63.37	54.37	9.00	(*)	(*)	(*)
Mississippi	56.45	44.61	12.00	116.64	113.87	2.77	68.79	68.97	.06	72.62	53.10	20.00
New Hampshire	46.37	43.58	2.78	77.61	71.96	5.65	47.76	42.66	5.09	40.46	38.78	1.68
New Jersey	78.38	61.28	20.27	137.97	126.54	12.51	88.46	72.43	19.37	84.03	67.70	18.97
New Mexico	31.35	30.99	.36	61.98	61.29	.69	56.81	54.14	2.67	37.26	36.66	.60
New York	63.05	51.33	12.17	114.25	107.62	6.84	56.19	54.54	1.64	70.05	55.22	15.61
North Carolina	58.36	55.72	2.63	91.74	90.40	1.15	51.15	49.47	1.68	53.98	50.42	3.56
North Dakota	46.03	43.46	2.58	105.59	101.60	4.00	72.33	66.34	7.88	74.06	65.93	11.61
Ohio	58.38	53.60	6.49	110.87	103.87	7.00	66.93	66.90	.03	64.29	64.15	.14
Pennsylvania	59.58	59.50	.08	112.92	112.70	.22	(?)	(?)	(?)	15.43	14.59	.84
Rhode Island	14.12	13.83	.33	24.71	24.41	.43	69.00	59.04	10.06	92.31	65.82	26.61
Utah	62.89	52.09	10.88	138.28	126.36	12.01						
Virgin Islands												
Wisconsin												

¹ Averages for general assistance not computed because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance. Figures in italics represent payments made without Federal participation. States not shown made no vendor payments during the month or did not report such payments.

² Averages based on cases receiving money payments, vendor payments for medical care, or both.

³ Averages based on number of cases receiving payments. See tables 16-19 for average money payments for States not making vendor payments.

⁴ For aid to the permanently and totally disabled represents data for the 42 States with programs in operation.

⁵ No program for aid to the permanently and totally disabled.

⁶ Less than 1 cent.

⁷ Average payment not computed on base of less than 50 recipients.

By the end of 1954, the proportion of aged persons living with relatives had undoubtedly declined as social insurance and related benefit payments made it possible for more old persons to live independently, but it is not feasible to estimate the change in the number.

In 1951 there were more than 5 million homes owned by persons aged 65 and over, more than 80 percent of them free of mortgage, and a total of about 6.8 million aged persons (including wives) living in owned homes. The number has probably increased since then in proportion to the increase in the total number of aged persons. Current housing costs in cash are generally much lower for aged owners than for aged tenants with similar money incomes, but this difference is due in part to the fact that older persons characteristically neglect repairs and so allow their property to depreciate.

Income in kind from home ownership, plus the value of quarters that some 3 million aged persons occupied free (assumed equal to the modal rent paid, although most of them lived with relatives), plus the gross value at retail prices of food produced for home consumption by about 4.7 million aged persons living outside urban areas, is estimated to have totaled some \$2.5 billion in 1951. If income were defined to include this amount, it would be equivalent to adding about 15 percent to the estimated aggregate money income of the aged in that year. By the end of 1954 their aggregate income in kind was probably no larger than in 1951, if as large, because of the smaller proportion of the aged living with relatives, the slight decline in the proportion living in rural areas, and somewhat lower farm food prices. In relation to the estimated aggregate money income payments to the aged,

income in kind from housing and home production of food was doubtless less important at the end of 1954 than in 1951.

Perhaps two-thirds of all persons aged 65 and over have some liquid assets, but in 1951 about one-sixth had liquid asset holdings of less than \$500, and no more than one-eighth to one-sixth had holdings of \$5,000 or more. Nonliquid asset holdings other than a home are relatively uncommon. The large asset holders generally have adequate current money incomes. The lower their income the less likely the aged are to have assets of any consequence. The lower the income of those with assets the more likely the assets are to be used for current living. In 1951 dissavings are estimated to have aggregated more than \$1 billion, but they were the primary source of cash funds for only about 6 percent of the aged in the population.

Table 16.—Old-age assistance: Recipients and payments to recipients, by State, March 1955¹

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	February 1955 in—		March 1954 in—	
				Number	Amount	Number	Amount
Total ²	2,552,881	\$132,378,590	\$51.85	(1)	+0.2	-1.1	-0.2
Ala.	63,592	1,939,410	30.50	+5	+9	-2	+20.8
Alaska	1,699	107,564	63.31	-1	+1	+1.6	+5.1
Ark.	13,748	766,910	55.78	+1.4	+4	+2	-1.2
Calif.	53,392	1,813,641	33.99	+9	+1.1	+1.9	+10.8
Calif. ³	270,268	18,230,017	67.45	-1	(1)	-4	-2.8
Colo. ⁴	32,682	3,967,007	75.30	(1)	-1	(1)	-3.2
Conn.	16,773	1,353,659	82.49	-2	-6	+1.9	+4.2
Del.	1,658	65,858	39.72	+1	+3	-1.1	+3.6
D. C.	3,034	161,758	53.32	+3	+5	+5.7	+5.1
Fla.	69,161	3,137,266	46.08	(1)	+1	+1.7	+2.7
Ga.	97,793	3,683,357	37.66	+2	+3	+1.5	+2.8
Hawaii	1,812	86,142	47.54	-1	+1	-6.1	+10.8
Idaho	8,811	480,108	54.49	-4	-2	-1.6	-2.7
Ill.	96,658	5,796,096	59.96	-4	+2	-5.0	-8
Ind.	37,208	1,773,856	47.67	-3	-8	-3.6	-1.1
Iowa	41,964	2,401,590	57.23	-4	-3	-4.2	-3.6
Kans.	34,351	2,240,629	65.23	-1	+1.0	-2.1	-1
Ky.	55,302	1,958,027	35.28	-2	+1	+2	+9
La.	119,651	6,085,765	50.86	+2	+3	(1)	-7
Maine	12,626	585,722	46.39	+1	(1)	-2.5	-3.1
Md.	10,614	478,605	45.09	(1)	+1	-1.2	+7
Mass.	90,167	6,953,165	77.11	-3	+7	-3.6	+7
Mich.	75,718	4,169,688	55.07	-2	+1	-4.3	-6
Minn.	51,844	3,452,114	66.59	-2	+5	-1.8	+2.9
Miss.	99,061	1,931,094	27.96	+9	+8	+7.0	+6.0
Mo.	133,028	6,586,908	49.52	(1)	-1	-2	-1.3
Mont.	9,172	329,425	37.72	-9	-9	-5.4	-6.2
Nebr. ⁵	17,954	897,423	49.98	-2	(1)	-3.6	-2.6
Nev.	2,654	152,353	57.41	+1	(1)	+2	+8
N. H.	6,363	359,216	56.45	-6	-4.4	-5.6	-9.1
N. J.	20,533	1,397,951	68.08	-2	+1.0	-1.5	+3.6
N. Mex.	12,126	562,248	46.37	-5	+7	+4.4	+4.0
N. Y.	103,482	8,111,212	78.38	-1	+1.6	-3.5	+1.2
N. C.	51,486	1,613,852	31.35	(1)	+2	+1.0	+3.5
N. Dak.	8,289	322,603	63.05	+1	-1.9	-1.6	+4.4
Ohio	102,328	5,971,393	58.36	-3	+6	-3.3	-1
Okla.	95,217	5,613,725	58.96	+1	+5	-2	+1.9
Oreg.	19,921	1,292,673	64.89	-2	+2	-3.8	-3.3
Pa.	57,761	2,658,958	46.03	-3	-4	-5.5	+7
P. R.	44,787	349,887	7.81	(1)	+1	(1)	+1.8
R. I.	8,252	481,781	58.38	-4	-2	-5.7	-2.0
S. C.	43,308	1,393,690	32.18	+3	+8	+1.6	-2.6
S. Dak.	10,910	486,642	44.61	-2	-2	-2.7	-2.8
Tenn.	66,713	2,311,942	34.66	-4	-3	+7	-3.0
Tex.	222,411	8,643,770	38.86	+1	+3	+4	+9
Utah	9,497	565,807	59.58	-1	+3	-6	-1.1
Vt.	6,911	307,224	44.45	-2	(1)	+7	+1.1
V. I.	678	9,575	14.12	+1	+4	-1.2	+1.0
Wa.	17,251	515,811	29.90	0	+7	(1)	+4.3
Wash. ⁶	59,905	3,691,521	61.62	-1	(1)	-4.1	-5.6
W. Va.	24,725	684,935	27.70	-7	-6	-4.6	-16.1
Wis.	43,408	2,729,860	62.89	-5	-6	-7.8	-3.0
Wyo.	4,054	237,157	58.50	+3	+5	-3	-1.9

¹ For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

² Includes 4,134 recipients aged 60-64 in Colorado and payments of \$341,945 to these recipients. Such payments are made without Federal participation.

³ Decrease of less than 0.05 percent.

⁴ Increase of less than 0.05 percent.

⁵ In addition to these payments from old-age assistance funds, supplemental payments of \$120,459 from general assistance funds were made to recipients for medical care.

Table 17.—Aid to the blind: Recipients and payments to recipients, by State, March 1955¹

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	February 1955 in—		March 1954 in—	
				Number	Amount	Number	Amount
Total ²	103,045	\$5,846,861	\$56.74	+0.2	+0.4	+3.1	+4.9
Ala.	1,577	55,063	34.92	+8	+9	+5.7	+39.8
Alaska	58	1,874	32.31	(1)	(1)	(1)	(1)
Ark.	729	46,358	63.59	+2.4	+2.0	+3.3	+4.3
Ark. ³	1,962	79,446	40.49	+3	+5	+3.9	+11.4
Calif. ⁴	12,513	1,060,727	84.77	+2	+1	+4.2	+3.4
Calif. ⁵	326	21,672	66.48	-6	+9.8	-3.6	-5.9
Conn.	316	28,076	88.85	+1.3	-4	+3.9	+2.1
Del.	216	13,183	61.03	+3.3	+3.3	-4.4	-2.2
D. C.	258	15,313	59.35	+8	+1.3	+4.9	+9.7
Fla.	2,875	140,374	48.83	+3	+4	-3.1	-2.4
Ga.	3,358	143,732	42.80	+1.0	+1.0	+5.5	+6.7
Hawaii	118	6,662	56.46	+7.3	+9.9	+8.3	+28.3
Idaho	192	11,686	60.86	+1.6	-1.9	-5	+1.8
Ill.	3,567	232,397	65.15	-2	(1)	-3.6	-3
Ind.	1,781	108,384	60.86	+5	+3.6	+5.3	+20.1
Iowa	1,441	105,203	73.01	0	(1)	+5.0	+5.3
Kans.	628	45,671	72.72	+6	+2.9	+1.6	+4.5
Ky.	2,912	108,230	37.17	+6	+6	+10.8	+11.7
La.	2,022	100,064	49.49	+2	+2	+2.2	+3.2
Maine	552	27,957	50.65	-7	+8	+9	+1.1
Md.	480	23,523	49.01	+2.1	-1.7	+1.9	-1.9
Mass.	1,778	166,175	93.46	-2	-7	+2.2	+6.3
Mich.	1,812	114,328	63.09	-3	+4	+3.2	+7.0
Minn.	1,241	98,281	79.20	+3	-3.6	+3.0	+11.3
Miss.	3,477	119,553	34.38	+1.2	+1.4	+9.2	+9.8
Mo. ⁶	4,001	220,055	55.00	+3	+3	+6.6	+6.6
Mont.	444	28,572	64.35	-2	-2.3	-4.7	-4.4
Nebr. ⁷	729	42,141	57.81	+2	+2.2	+2.0	+3.6
Nev.	104	7,778	74.79	+4	+3.2	(1)	(1)
N. H.	277	17,553	63.37	+3.0	+2.3	-4.2	-1.1
N. J.	881	60,603	68.79	+1.3	+8	+4.8	+7.7
N. Mex.	429	20,488	47.76	+2	+2.3	-2.9	+1.7
N. Y.	4,396	388,554	88.46	+3	+3.5	+1.3	+6.9
N. C.	4,814	195,008	40.51	+5	+8	+3.3	+4.6
N. Dak.	115	6,533	56.81	+9	+4	+3.6	+7.5
Ohio	3,716	208,785	56.19	-2	-2	+2.8	+2.8
Okla.	2,042	143,147	70.10	(1)	-5	-5.5	(1)
Oreg.	353	26,126	74.01	-2.5	-3.9	+2.3	+2.0
Pa. ⁸	16,312	834,411	51.15	-2	-1	+2.3	+6.0
P. R.	1,503	11,626	7.74	+1.2	+9	+15.4	+16.9
R. I.	176	12,730	72.33	-2.2	-6	-9.3	-6.3
S. C.	1,746	65,908	37.75	+2	+7	+3.9	+9
S. Dak.	204	8,904	43.65	0	+3	-1.0	+8
Tenn.	3,277	136,828	41.75	-2	+2	+4.9	+5.7
Tex.	6,411	282,760	44.11	+1	+3	+4.7	+5.7
Utah	226	15,127	66.93	+4	+3	+6.6	+10.0
Vt.	159	7,694	48.39	-1.9	-1.3	-4.8	-5.3
V. I.	35	495	(1)	(1)	(1)	(1)	(1)
Wa.	1,307	46,521	35.59	-2	+5	-1.6	(1)
Wash. ⁹	784	61,774	78.79	+8	+1.0	-3	-2
W. Va.	1,193	38,452	32.23	-1	-3	+3.6	-8.1
Wis.	1,156	79,766	69.00	-5	+2.4	-2.5	-1.9
Wyo.	66	4,290	65.00	(1)	(1)	(1)	(1)

¹ For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

² Data include recipients of payments made without Federal participation and payments to these recipients as follows: In California (413 recipients, \$36,711 in payments), in Washington (3 recipients, \$180 in payments), in Missouri (768 recipients, \$42,240 in payments), and in Pennsylvania (7,594 recipients, \$378,804 in payments).

³ Average payments not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

⁴ Increase of less than 0.05 percent.

⁵ Decrease of less than 0.05 percent.

⁶ In addition to these payments from aid to the blind funds, supplemental payments of \$5,916 from general assistance funds were made to recipients for medical care.

Table 18.—Aid to dependent children: Recipients and payments to recipients, by State, March 1955¹

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients		Payments to recipients			Percentage change from—			
		Total ²	Children	Total amount	Average per—		February 1955 in—		March 1954 in—	
					Family	Recipient	Number of families	Amount	Number of families	Amount
Total ³	624,235	2,253,174	1,699,626	\$54,076,591	\$86.63	\$24.00	+1.1	+1.7	+9.6	+11.7
Alabama	17,624	67,917	52,201	763,096	43.30	11.24	+2.1	+2.6	+8.0	+10.9
Alaska	1,211	4,166	3,070	78,083	64.48	18.74	+1.9	-11.5	+19.1	-8.3
Arizona	4,753	18,268	13,800	429,264	90.31	23.50	+1.4	+1.5	+15.0	+15.8
Arkansas	9,168	34,815	26,841	506,170	55.21	14.54	+5.4	+5.9	+13.3	+18.6
California	56,594	189,453	144,062	7,109,714	125.63	37.53	+1.1	+1.3	+6.9	+9.3
Colorado	6,022	22,601	17,302	654,783	108.73	28.97	+1.3	+11.9	+7.6	+10.4
Connecticut	5,019	16,328	12,083	684,609	136.40	41.93	+2.6	+2.0	+22.5	+24.5
Delaware	1,091	4,241	3,240	93,802	85.98	22.12	+5.1	+3.8	+39.9	+36.2
District of Columbia	2,347	9,647	7,493	251,309	107.08	26.05	-1.5	-8	+5.7	+7.5
Florida	20,994	73,877	56,161	1,144,992	54.54	15.50	+4	+4	+9.4	+11.2
Georgia	14,958	54,646	41,851	1,127,563	75.38	20.63	+7	+1.1	+10.1	+11.9
Hawaii	3,313	12,595	9,958	303,608	91.64	24.11	+1.9	+2.8	+12.5	+12.3
Idaho	1,944	6,902	5,056	245,337	126.20	35.55	+2.2	+3.2	+1.0	+3.5
Illinois	20,718	79,432	60,055	2,738,934	132.20	34.48	+7	+9	+4.9	+10.1
Indiana	8,754	30,746	22,875	798,739	90.10	25.61	+1.3	+1.6	+15.1	+19.4
Iowa	6,598	23,882	17,845	701,882	115.47	31.90	+9	+1.7	+6.5	+1.9
Kansas	4,466	16,211	12,442	500,750	112.12	30.89	+9	+6	+7.4	+9.8
Kentucky	18,806	67,013	49,944	1,184,541	62.99	17.68	+4	+4	+4.6	+8.0
Louisiana	18,198	69,902	53,061	1,183,161	65.02	16.93	+1.5	+2.0	+1.2	+3.5
Maine	4,498	15,631	11,284	367,914	81.80	23.54	+8	+8	+6.0	+4.9
Maryland	6,554	26,511	20,510	627,625	95.76	23.67	+2.1	+2.1	+12.7	+14.0
Massachusetts	13,033	43,309	31,976	1,684,908	129.28	38.90	+1.0	+3.2	+5.6	+11.9
Michigan	20,460	69,574	50,470	2,261,049	110.51	32.50	+1.1	+1.2	+12.7	+18.9
Minnesota	7,860	26,658	20,458	960,339	122.13	36.02	+1.5	+3.6	+9.0	+13.9
Mississippi	15,123	57,328	44,233	379,897	25.12	6.63	-3.4	-5.6	+9.0	-2.4
Missouri	22,016	76,908	56,993	1,487,345	67.56	19.34	+1.7	+1.7	+7.2	+8.9
Montana	2,080	7,385	5,549	220,707	106.11	29.89	-2.3	-7	-5.9	-6.0
Nebraska	2,879	9,305	6,949	243,370	94.37	26.15	+2	+7	+4.0	+3.0
Nevada ⁴	16	57	41	680	(⁵)	11.93	(⁵)	(⁵)	(⁵)	(⁵)
New Hampshire	1,067	3,934	2,957	138,720	130.01	35.26	+8	+1.7	-6.6	-4.5
New Jersey	5,862	19,581	14,868	683,737	116.64	34.92	+2.8	+3.3	+14.4	+20.6
New Mexico	6,879	25,169	19,349	533,882	77.61	21.21	-9	+4.4	+9.7	+16.0
New York	54,231	194,203	141,795	7,482,211	137.97	38.53	+1.1	+2.8	+14.3	+17.8
North Carolina	19,800	75,144	57,585	1,227,236	61.98	16.33	+1.8	+2.1	+7.6	+11.4
North Dakota	1,522	5,615	4,310	173,893	114.25	30.97	+3.0	-1.7	+1.7	+1.1
Ohio	15,308	57,644	43,732	1,401,326	91.54	24.31	+1.8	+1.5	+18.0	+18.5
Oklahoma	15,666	54,300	39,795	1,196,884	76.40	22.04	+1.3	+1.7	+9	+7.5
Oregon	3,989	14,168	10,691	482,465	120.95	34.05	+5	-1.7	+13.6	+11.2
Pennsylvania	30,669	116,688	88,239	3,238,487	105.59	27.73	+2.1	+1.8	+19.6	+28.9
Puerto Rico	42,262	143,781	110,152	433,447	10.26	3.01	+5	+7	+13.8	+18.2
Rhode Island	3,415	11,751	8,645	378,630	110.87	32.22	+1.0	-1	+5.6	+6.9
South Carolina	8,410	32,728	25,501	599,526	47.51	12.21	+1.9	+2.2	+14.0	+11.4
South Dakota	2,873	9,430	7,230	232,900	81.07	24.70	0	-3	+3.9	+2.9
Tennessee	21,746	78,054	58,240	1,298,110	59.69	16.63	(⁶)	(⁷)	+3.0	-9.2
Texas	23,275	91,187	68,229	1,401,331	60.21	15.87	+2.0	+2.3	+16.9	+15.8
Utah	3,267	11,226	8,353	362,135	112.92	32.26	+1.6	+1.3	+3.8	+3.3
Vermont	1,117	3,876	2,918	87,266	78.13	22.61	+1.7	+1.8	+7.6	+8.5
Virgin Islands	186	706	582	4,596	24.71	6.51	+5	+4.4	+13.4	+36.9
Virginia	8,884	34,432	26,598	571,659	64.35	16.60	+6	+3	+10.3	+5.6
Washington	9,228	31,352	22,949	962,708	104.32	30.71	+2.2	+1.8	+3.5	+3.1
West Virginia	18,935	71,792	55,790	1,386,360	73.22	19.31	-3	-2	+9.3	+1.5
Wisconsin	8,335	29,002	21,388	1,152,561	138.28	39.74	+1.1	-4	+4.4	+10.5
Wyoming	572	2,033	1,554	62,350	109.00	30.37	+3.1	+2.5	+6.1	+7.9

¹ For definitions of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.² Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.³ Includes program administered without Federal participation in Nevada.⁴ Average payment not computed on base of less than 50 families; percentage change, on less than 100 families.⁵ In addition to these payments from aid to dependent children funds, supplemental payments from general assistance funds were made to an unknown number of families.⁶ Decrease of less than 0.05 percent.⁷ Increase of less than 0.05 percent.

(Continued from page 31)

Age and Survivors Insurance, Social Security Administration, Baltimore 2, Md.

U. S. DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE. *Study of the Homebound: Programs for Physically Handicapped Homebound In-**dividuals. Report to the Congress, February 2, 1955. Prepared by the Office of Vocational Rehabilitation in collaboration with the Social Security Administration, the Office of Education, the Public Health Service, and the American Printing House for the Blind and with the cooperation of other public and*

private agencies and groups. Washington: The Department, 1955. 185 pp. Processed.

Considers the characteristics of the homebound, studies in progress, nature and extent of existing services, and recent developments that should increase the services available to them.

Table 19.—Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, March 1955¹

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	February 1955 in—		March 1954 in—	
				Number	Amount	Number	Amount
Total.....	229,893	\$12,651,196	\$55.03	+1.1	+1.8	+13.4	+16.6
Ala.....	9,517	338,499	35.57	+1.8	+1.9	+12.0	+58.0
Ark.....	4,553	140,645	30.89	+3.2	+3.4	+65.4	+66.1
Calif.....	4,940	282,915	57.27	+3.3	+11.1	+11.0	+12.5
Conn.....	1,750	181,162	103.52	+3.6	+5.5	+58.4	+91.4
Del.....	187	9,821	52.52	+6.9	+5.3	(²)	+90.8
D. C.....	2,193	132,221	60.29	+3	+7	+28.2	+29.0
Ga.....	8,603	361,692	42.03	+1.3	+1.5	+23.3	+26.2
Hawaii.....	1,325	82,175	62.02	+2.6	+2.6	+12.9	+29.0
Idaho.....	847	51,262	60.52	+7	+7	+1.1	+3.0
Ill.....	5,995	483,944	80.72	+9	+1.4	+8.5	+17.4
Kans.....	3,333	229,082	68.73	+7	+3.3	+6.5	+11.7
La.....	12,277	521,428	42.47	+1.0	+1.1	+9	+2.6
Md.....	4,302	227,753	52.94	+1	+2	+8.1	+9.7
Mass.....	9,904	981,494	99.10	+2.0	+4.5	+7.1	+14.2
Mich.....	2,204	158,028	71.70	+2.0	+2.1	+17.9	+23.1
Minn.....	627	38,042	60.67	+3.3	+12.9	+341.5	+418.0
Miss.....	2,850	70,069	24.61	(³)	(³)	+19.2	+19.2
Mo.....	14,110	732,911	51.94	-4	-2	-2.7	-2.6
Mont.....	1,448	91,468	63.17	-1.2	-8	+8.6	+10.4
N. H.....	221	16,049	72.62	+5	+2.1	+41.7	+41.9
N. J.....	3,142	246,629	78.49	+2.8	+2.5	+28.3	+32.0
N. Mex.....	1,830	74,045	40.46	-1.2	-8	-1.9	+1.6
N. Y.....	40,405	3,395,257	84.03	+7	+2.0	+9.9	+14.2
N. C.....	10,652	396,910	37.26	+2.1	+2.5	+22.8	+26.2
N. Dak.....	854	59,822	70.05	+9	-11.4	+9.9	+15.4
Ohio.....	7,955	396,372	49.83	+1.5	+1.6	+15.5	+15.8
Okla.....	5,580	323,507	57.98	+2.5	+2.6	+14.8	+38.1
Oreg.....	3,170	237,766	75.01	+2.6	+5	+25.4	+23.3
Pa.....	12,918	697,277	53.98	+1.0	+6	+9.1	+20.6
P. R.....	18,863	161,157	8.54	+9	+5	+28.0	+29.8
R. I.....	1,421	105,236	74.06	+1.6	+2.3	+29.7	+32.6
S. C.....	7,568	239,452	31.64	+2.3	+2.5	+10.1	+7.9
S. Dak.....	671	31,269	46.60	+3.1	+3.2	+24.7	+28.8
Tenn.....	1,454	57,872	39.80	+1.0	+1.1	+54.0	+56.0
Utah.....	1,763	113,350	64.29	+8	+9	+6.5	+7.0
Vt.....	439	21,534	49.05	-2	-3	+38.9	+41.9
V. I.....	95	1,466	15.43	(⁴)	(⁴)	(⁴)	(⁴)
Va.....	4,541	175,156	38.57	-2	+1	+3.7	+7.4
Wash.....	5,458	392,805	71.97	-1.0	-5	-5.0	-3.0
W. Va.....	8,322	261,044	31.37	+9	+1.0	+34.3	+20.5
Wis.....	1,135	104,776	92.31	+5	+2.3	+3.2	+8.0
Wyo.....	471	27,934	59.31	+4	+3	+6.8	+6.4

¹ For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

² Increase of less than 0.05 percent.

³ Decrease of less than 0.05 percent.

⁴ In addition to these payments from aid to the permanently and totally disabled funds, supplemental payments from general assistance funds were made to an unknown number of recipients.

⁵ Percentage change not computed on base of less than 100 recipients.

Table 20.—General assistance: Cases and payments to cases, by State, March 1955¹

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	February 1955 in—		March 1954 in—	
				Number	Amount	Number	Amount
Total.....	381,000	\$21,869,000	\$57.46	+0.3	+1.6	+16.6	+27.9
Ala.....	153	3,759	24.57	+2.7	+3.4	+45.7	+37.4
Alaska.....	149	8,536	57.29	-9.7	-21.3	-11.8	+2.3
Ariz.....	1,975	78,764	39.88	+7.2	+4.0	+18.3	+7.9
Ark.....	1,338	21,043	15.73	+6.5	+3.8	+197.3	+248.5
Calif.....	36,618	1,867,634	51.00	-6	+3.1	-6.4	-8
Colo.....	2,431	107,348	44.16	-8.0	-1.7	-6.2	-19.5
Conn.....	4,646	215,063	58.99	+1.9	+2.1	+7.8	+12.7
Del.....	1,622	89,565	55.22	+5.7	+5.1	+38.0	+44.3
D. C.....	542	33,094	61.06	+4.2	+3.8	-18.6	-17.1
Fla.....	5,500	91,400	16.60				
Ga.....	2,529	57,506	22.74	-2.2	-1.8	+11.2	+23.0
Hawaii.....	2,091	120,132	57.45	+4.8	+6.2	+169.5	+276.9
Idaho.....	89	3,898	43.80	(²)	(²)	(²)	(²)
Ill.....	43,124	3,007,943	69.75	+1.4	-1.9	+39.1	+46.7
Ind.....	14,684	577,335	39.32	-1.8	-2.4	+18.1	+22.3
Iowa.....	4,605	180,242	39.14	-6.6	+2.8	-3.6	-1.8
Kans.....	2,467	140,236	56.84	(³)	+2	+11.4	+20.5
Ky.....	3,307	98,276	29.72	+1.8	+9	+11.2	+16.7
La.....	7,493	294,767	39.34	+1.5	+1.8	+10.1	+10.3
Maine.....	4,497	208,561	46.38	+4.4	+9.6	+14.2	+12.4
Md.....	2,890	163,807	56.68	+1.9	+2.1	+19.8	+23.2
Mass.....	14,654	890,401	60.76	+1.4	+12.2	+11.1	+15.9
Mich.....	21,537	1,532,900	71.18	-1.8	+5.0	+13.9	+28.4
Minn.....	9,437	600,633	63.65	+3.6	+6.9	+19.1	+30.1
Miss.....	939	12,897	13.73	+2.0	+3.2	+13.3	+16.8
Mo.....	6,429	253,427	39.42	+2.2	+5.3	+18.9	+28.8
Mont.....	1,192	41,417	34.75	-11.0	-14.2	+13.5	-2.4
Nebr.....	1,777	79,967	45.00	-6.9	-1.4	-3.7	-3.5
Nev.....	344	12,291	35.73	-16.3	-4.2	-1.1	+8.4
N. H.....	1,463	70,257	48.02	-2.1	+8	-11.3	+7.1
N. J.....	10,501	843,957	80.37	(³)	+4.3	+28.9	+35.9
N. Mex.....	588	15,597	26.53	-2.5	+1.3	+18.8	+21.2
N. Y.....	36,060	3,055,272	84.73	+2.4	+2.9	+10.8	+25.9
N. C.....	2,561	53,522	20.90	-3.1	+5	+7	-4.7
N. Dak.....	840	39,843	47.43	+7.0	+13.1	+15.7	+25.0
Ohio.....	37,068	2,091,592	56.43	-7	+8	+28.3	+41.6
Okla.....	14,500	72,776	50.19		-9.9		-3.6
Oreg.....	4,354	187,375	43.04	-6	+4.8	-13.7	-44.3
Pa.....	32,418	2,401,253	74.07	+1.8	+3	+77.8	+122.1
P. R.....	1,001	10,684	10.67	+3	+20.3	-42.7	-7.8
R. I.....	4,345	314,575	72.40	-5	+7.0	+9.5	+16.8
S. C.....	2,282	51,438	22.54	+1.0	-1	-8	-3.3
S. Dak.....	1,797	43,818	24.38	+19.9	-6.5	+97.5	+101.2
Tenn.....	2,607	43,175	16.56	-1.8	(⁴)	-14.1	-8
Tex.....	9,100	192,000	21.10				
Utah.....	2,198	141,740	64.49	-4.1	-2.9	+10.7	+11.9
Vt.....	1,400	59,000	42.14				
V. I.....	85	1,145	13.47	(⁵)	(⁵)	-25.4	-25.0
Va.....	2,674	95,062	35.55	+10.0	-2.8	+6.7	+4.2
Wash.....	12,762	741,923	58.14	+1	-5.6	+3.5	+2.4
W. Va.....	2,434	69,725	28.65	-6.0	-5.7	-11.1	-12.6
Wis.....	11,079	854,911	77.16	+9	+3.1	+23.1	+33.3
Wyo.....	450	23,158	51.46	-14.9	-22.2	+27.8	+42.8

¹ For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

² Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving, medical care, hospitalization, and burial only.

³ State program only; excludes program administered by local officials.

⁴ About 4 percent of this total is estimated.

⁵ Partly estimated.

⁶ Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments.

⁷ Percentage change not computed on base of less than 100 cases.

⁸ Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

⁹ Decrease of less than 0.05 percent.

¹⁰ Increase of less than 0.05 percent.

¹¹ Includes cases receiving medical care only.

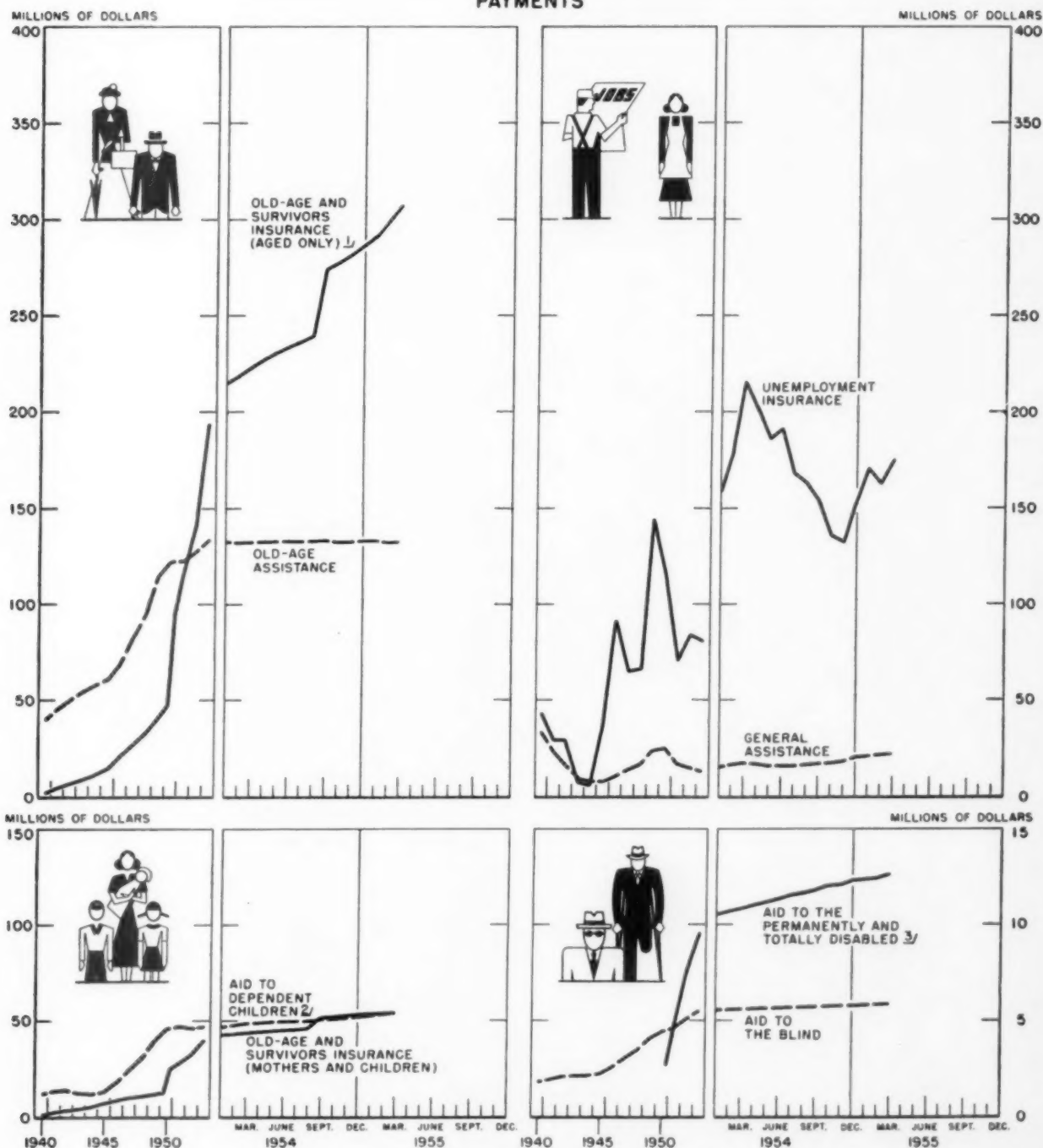
¹² Includes cases and payments representing supplementation of other assistance programs.

¹³ Excludes estimated duplication between programs; 1,120 cases were aided by county commissioners and 3,646 cases under program administered by Oklahoma Emergency Relief Board.

¹⁴ Estimated on basis of reports from a sample of local jurisdictions.

Social Security Operations*

PAYMENTS



* Old-age and survivors insurance: benefits paid during month (current-payment status); annual data represent average monthly total. Public assistance: payments during month under all State programs (including vendor payments for medical care beginning October 1950, except for general assistance); annual data represent average monthly total. Unemployment insurance: gross benefits paid during month under all State laws; annual data represent average monthly total.

¹ Receiving old-age, wife's or husband's, widow's or widower's, or parent's benefit. Beginning September 1950, includes a small proportion of wife beneficiaries under age 65 with child beneficiaries in their care.

² Children plus 1 adult per family when adults are included in assistance group; before October 1950, partly estimated.

³ Program initiated October 1950.

NOTE: Data for payments and data for individuals receiving payments appear in alternate months.

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Anniversary Issue

The Social Security Bulletin for August will be a special issue commemorating the twentieth anniversary of the Social Security Act. In articles by the Commissioner of Social Security and by staff of the Social Security Administration, the developments of the past two decades will be reviewed and objectives for the future will be outlined.